THE SATURDAY EVENING POST

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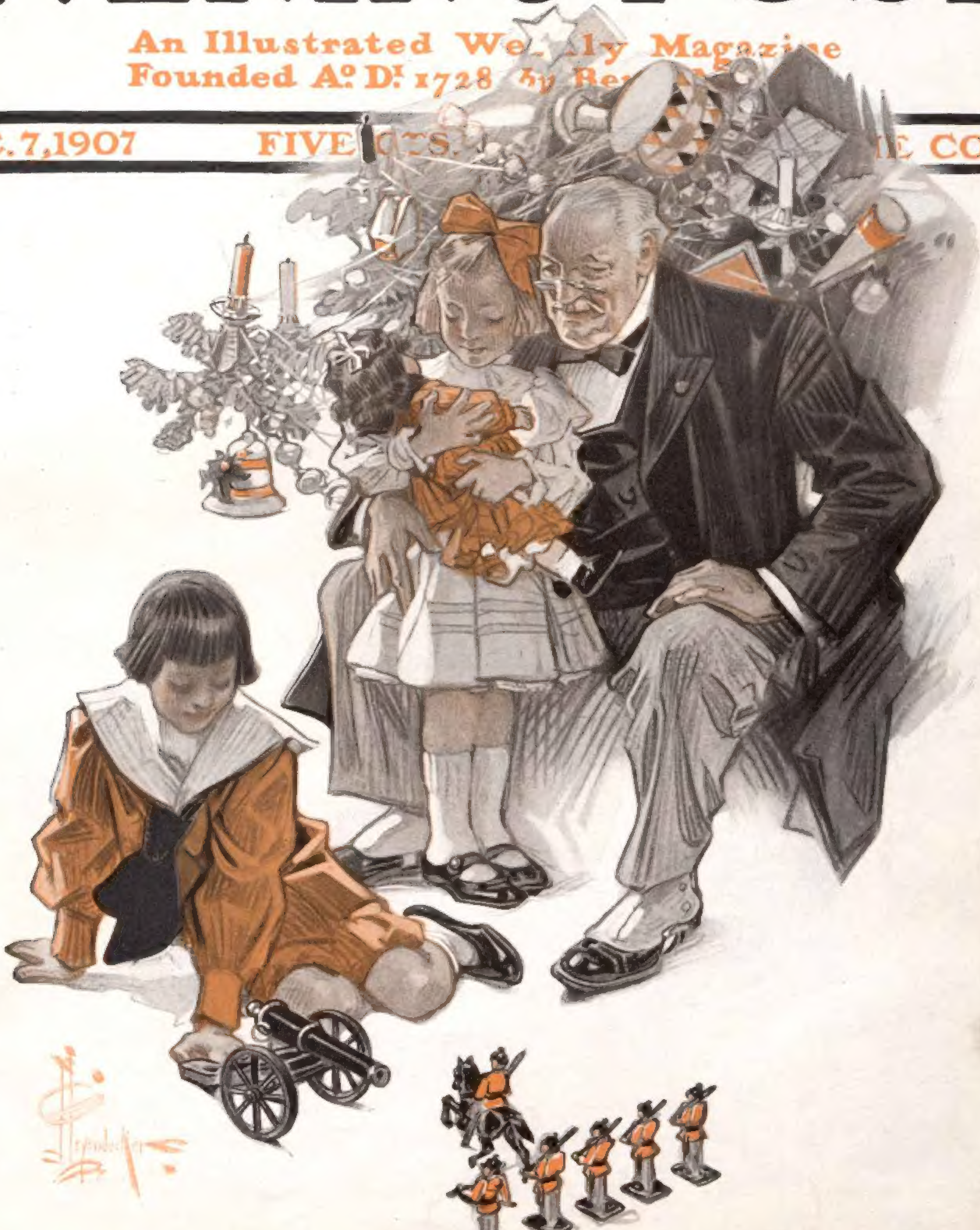
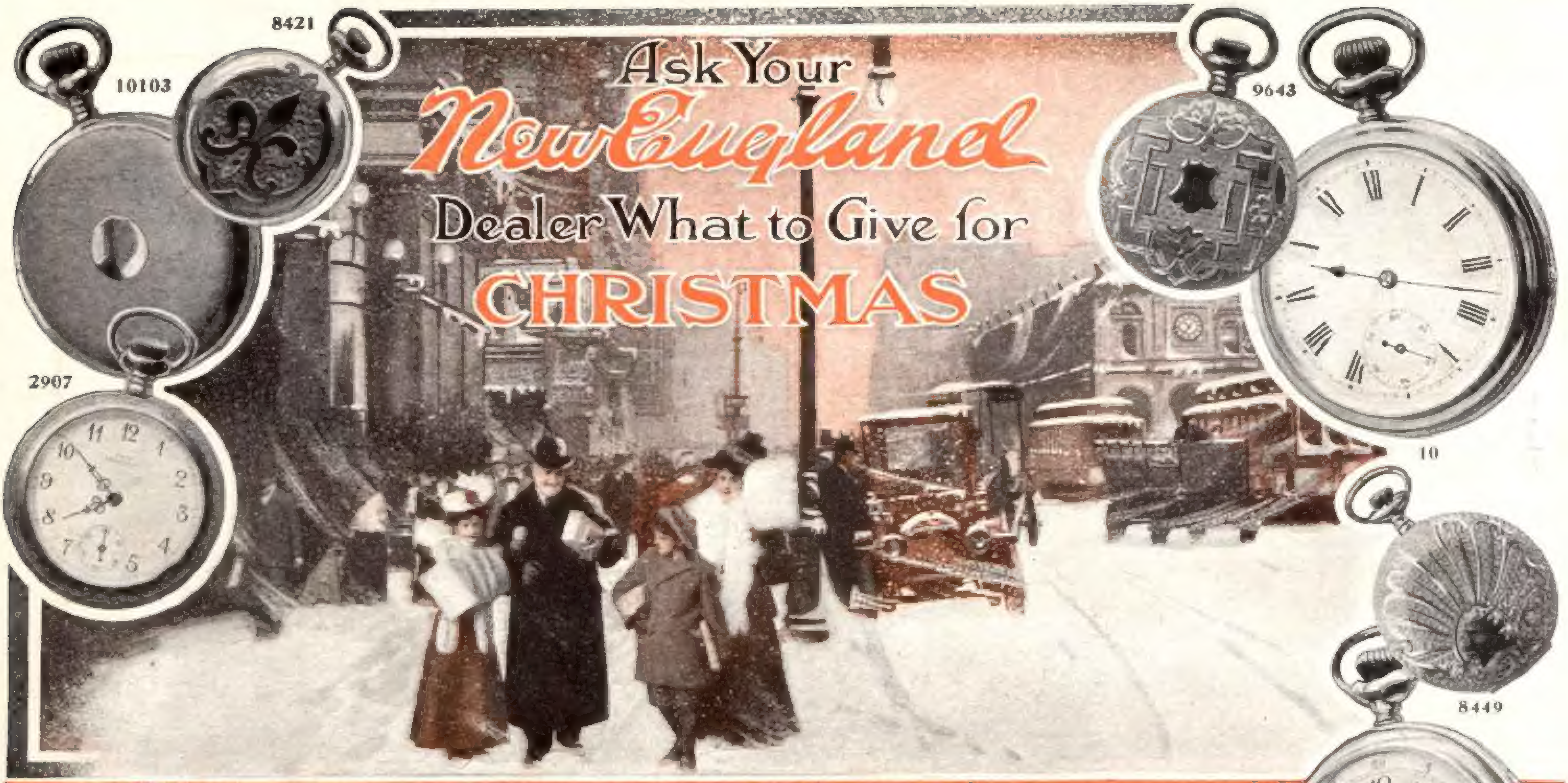


CHRISTMAS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The Pen with the Clip-Cap

A gift more expressive of faithfulness and good feeling cannot be conceived. It is always at hand, the little Clip-Cap fastens it to vest or coat so that it is ready when you want it. Like the friend who gives it, a Waterman's Ideal can always be depended on,—at home or abroad, in office, school, store or street, it will serve you as long as there is a drop of ink in the reservoir. It is a gift of beauty: Christmas styles are silver or gold mounted and the stores are full of them. We can duplicate the action of any steel pen made to suit the pen habit of the user, whether man, woman or child. The word "Ideal" stamped on every Waterman's Ideal Fountain Pen means care taken in manufacture; it means the best materials; the widest range of pen points; it means reliability and satisfaction and the guarantee of exchange unless satisfied.

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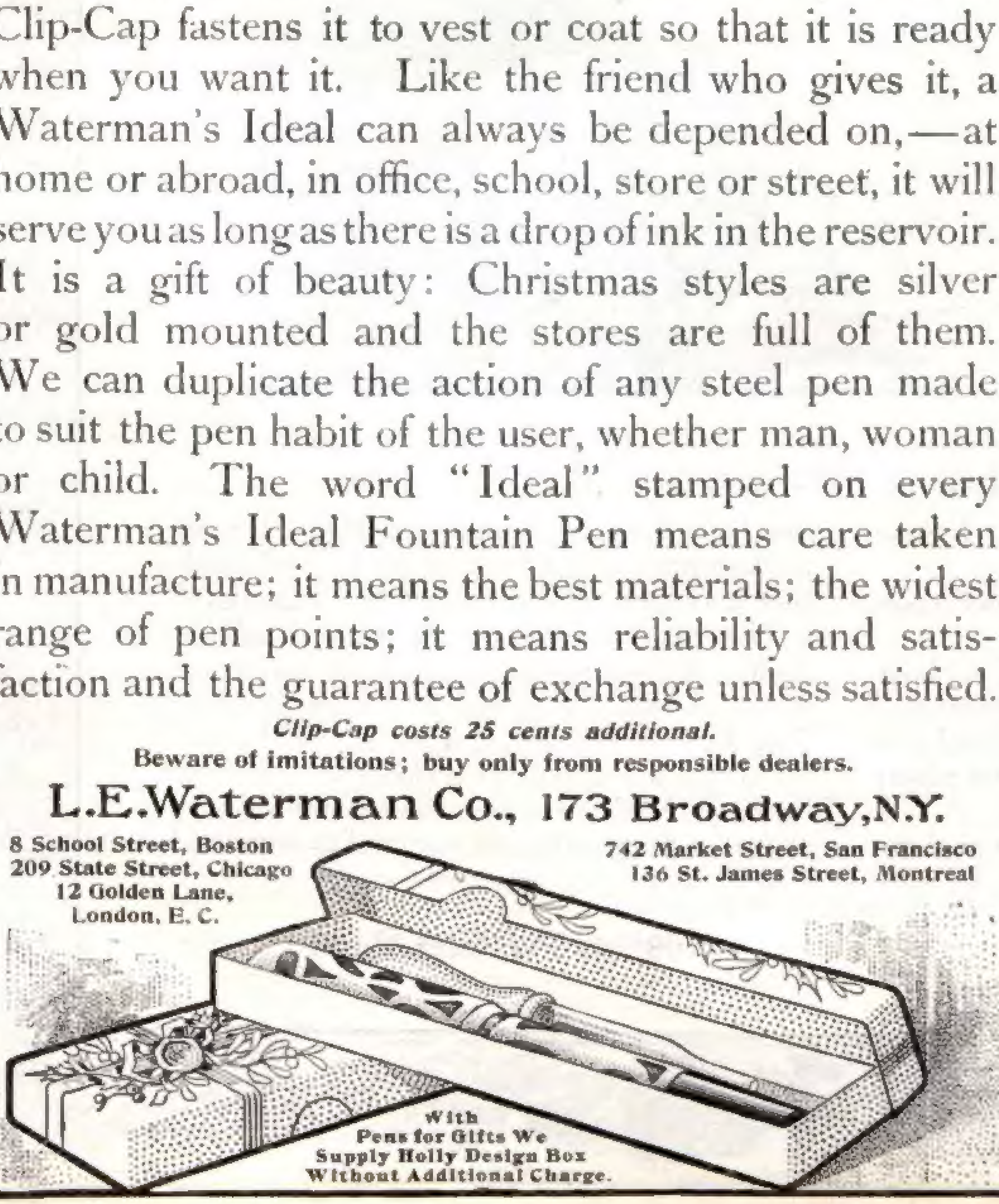

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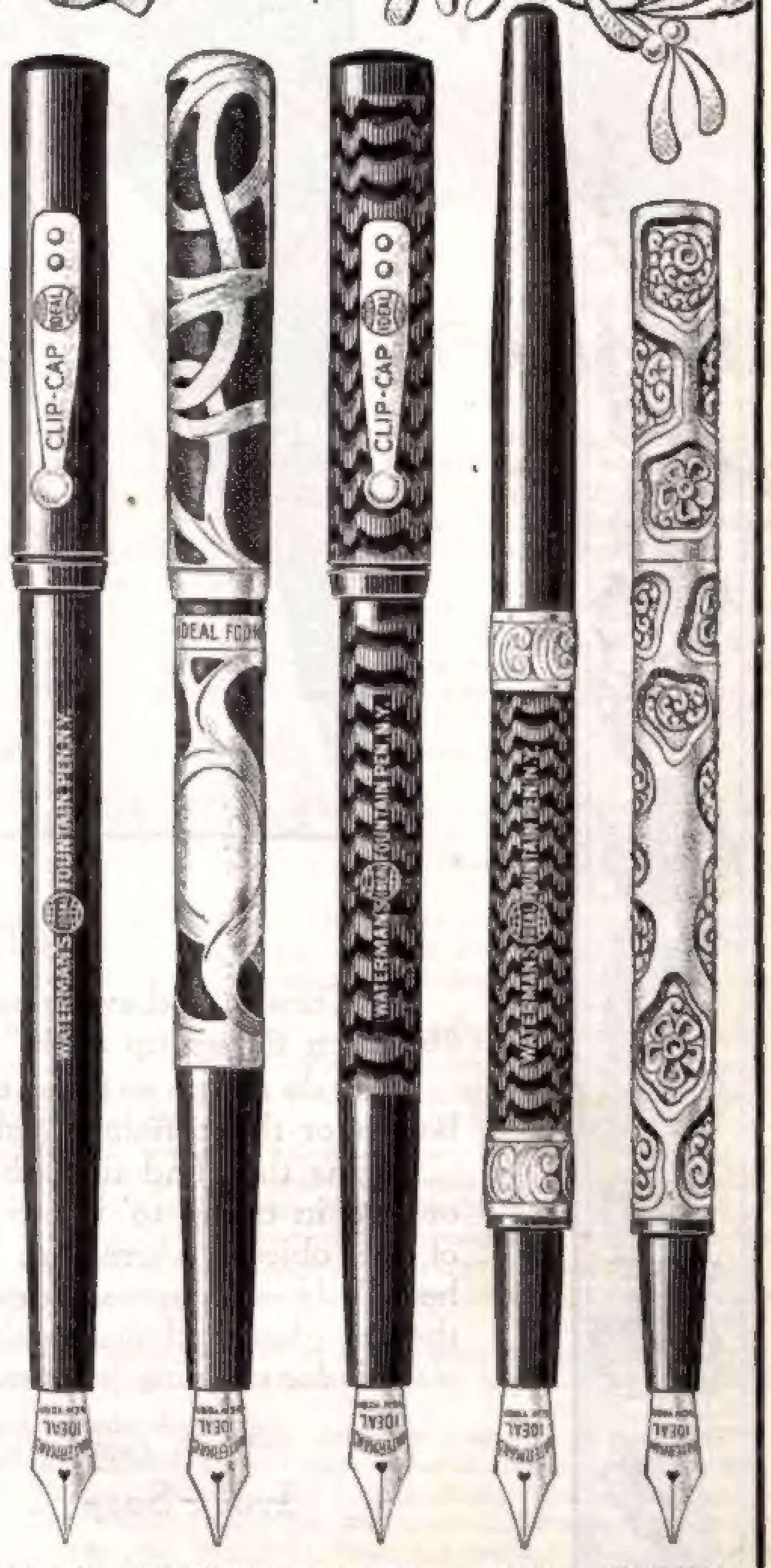
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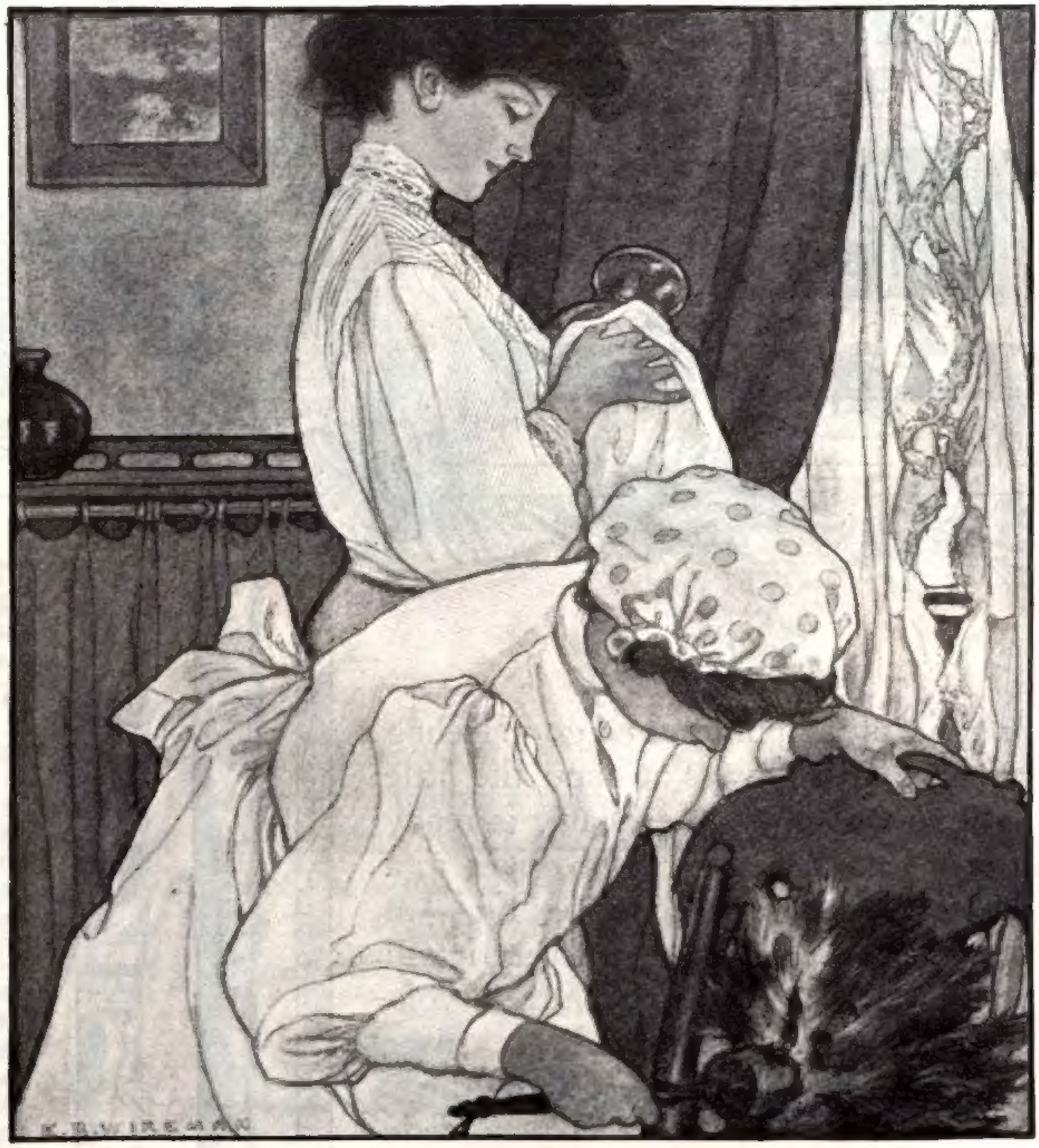

GETTING READY FOR THE HOLIDAYS.

As Christmas draws near, women like to "brighten things up a bit."

They do not go so far as to have the carpets beaten; or the curtains washed.

But, as they find time, they spend an hour or two in trying to improve the appearance of the objects which are the pride of the household—the piano, for example; the silver; the cut glass and the furniture.

It is for cleaning just such articles as these that Ivory Soap is admirably adapted. It is so mild, so pure, so entirely free from "free" alkali that it can be used without fear of injury.

The method of applying it is simplicity itself. All you need is a bowl of lukewarm water, in which a quarter of a cake of Ivory Soap has been dissolved, a bowl of cold water for rinsing, a couple of clean cloths and a polishing cloth. With these, any woman, in the course of two or three days, can accomplish wonders.

Much valuable information about certain *special* uses of Ivory Soap is to be found in Booklet "H," a copy of which will be mailed to anyone who will ask for it. THE PROCTER & GAMBLE CO., Cincinnati, O.

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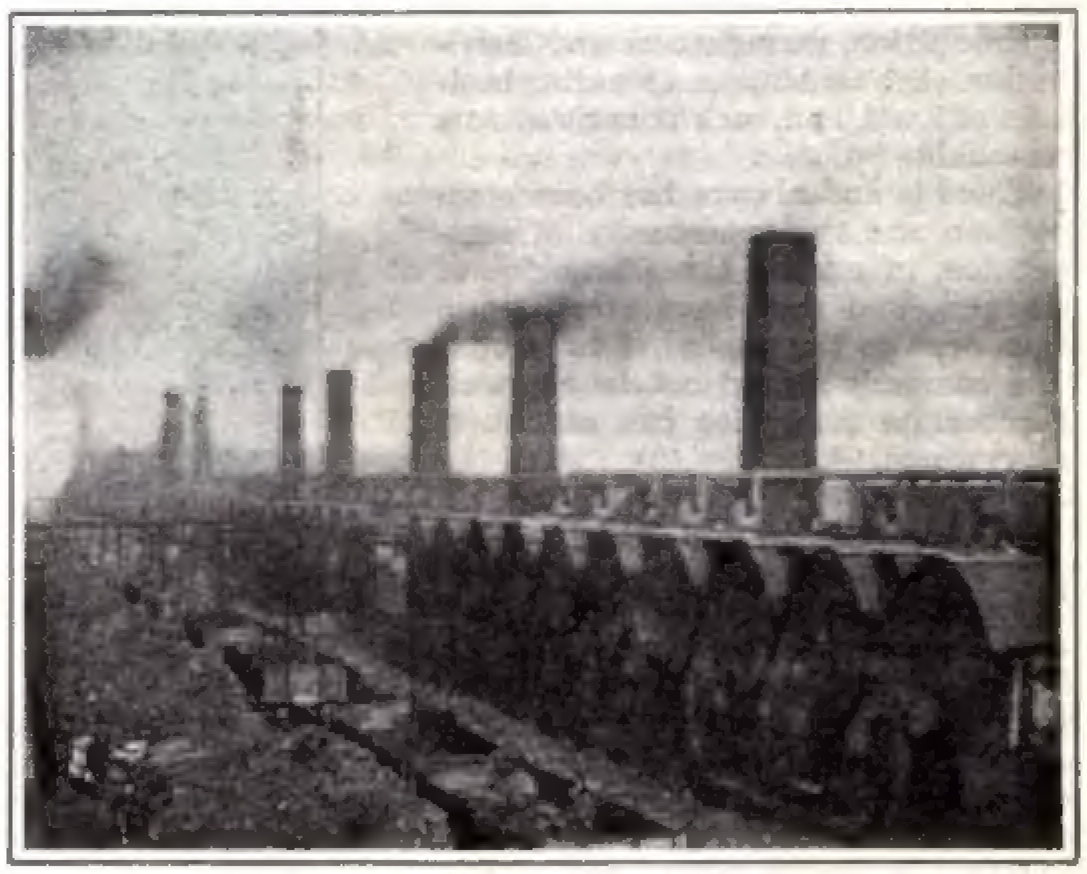
The Standard Oil Company

Fire in Storage Tank 35, Whiting Plant

Some Facts and Figures



Crude Stills at Whiting, Indiana

By JOHN D. ARCHBOLD, Vice-President

VOLUMES have been issued in disparagement of the Standard Oil Company or organization—its origin, its methods and its administrators. It has also been the object of honest criticism by many who have apparently lacked the opportunity of ascertaining the facts.

I say with the utmost frankness that I now believe the policy of silence which the company maintained for so many years, amid the misrepresentations which assailed it, was a mistaken policy, which, if earlier abandoned, would have saved the company from the injurious effects of much of that misrepresentation.

It is the object of this article to submit some facts and figures bearing upon the history and activities of the company for the consideration of the fair-minded.

Profits Due to Legitimate Enterprise, Not Illegal Rebates

IT HAS been repeatedly asserted that the commercial success of the company has not been due to enterprise and economic achievement, but almost entirely to the acceptance of railway rebates and the persistent practice of unfair industrial methods.

This charge has found its way into the press of the United States and of all foreign countries, and is destined, if not designed, to injure the prestige and good name of the company in many quarters of the world where the reliable quality and cheapness of its products are recognized, and where good faith in its commercial dealings has never been challenged.

It is not the purpose of the present article to discuss any of the issues now pending in the courts, but merely to call attention to the varied sources of the company's profits derived from a world-wide organization and equipment—the outcome of many years of incessant and judicious work allied to far-reaching investments and a comprehensive commercial policy.

In addition to the income from the very large business of manufacturing and distributing the principal product of petroleum—refined oil—with which the public is familiar, the company has many other sources of earnings, an enumeration of which will do much to correct prevailing misconception:

Production of crude oil, natural gas production and distribution, pipe-line gathering and storage, trunk pipe-line transportation.
Manufacture of all kinds of lubricating oils, paraffine wax and candles, gasoline, naphthas and other motor fuel, oils and naphtha for making illuminating gas, fuel oil.
Manufacture of sulphuric acid, and the other chemicals employed in petroleum refining; factories for making barrels, both wood and iron; factories for making cans and cases.
Works building pumps, oil and gas engines and other machinery.
Selling of lamps, of oil and gas stoves, of wicks.
Tank steamers, sailing ships and tank barges at home and abroad; tank cars and tank wagons in Europe and the Orient, as well as the United States; storage plants and warehouses at home and abroad.
Wholesale and retail distributing plants in all parts of the world.

It is not practicable to review in this article the creation and development of each of those earning avenues, or to subdivide the profits accruing from each, but they constitute the most comprehensive production, manufacture and distribution recorded in industrial history.

By way of partial illustration, the crude oil produced in Indian Territory is transported through pipe lines fifteen hundred miles to refineries in New York, and the illuminating product manufactured at said refineries is delivered into tank steamers at the company's wharves for transportation and delivery into the company's reservoirs at European seaports, and from thence, via the company's tank cars or river barges, to inland receiving stations, and then, via the company's tank wagons, practically into the lamp of the consumer—the product thus delivered having never been confined in any packages from producing to consuming terminal.

For the products which require to be marketed in barrels or cases, the company utilizes the output of vast timber land for its barrel and box factories. The company also manufactures at its seaport plants about fifty million (50,000,000) tin cans per annum to meet the requirements of its Oriental and South American commerce.

Production and Transportation

THE company owns and controls about one-sixth of the United States' production and thus derives all producing profit from that quantity.

The pipe lines consist of gathering and trunk lines, the entire mileage approximating 75,000 miles.

Nearly every great oil-producing territory of the United States has owed its rapid development, and the producers have owed their assured and profitable market, to the prompt energy and enterprise of the company in providing pipe lines and storage facilities.

As illustrative of the complete revolution of the company's method of transporting its products to Europe, and the growth of its European commerce partly traceable thereto, the following facts are submitted: In 1885, 200,500,000 gallons of illuminating oil were shipped by chartered vessels to Europe—put up in barrels (and subject to a loss by leakage of from two to three per cent.)—as against only 1,750,000 gallons shipped by tank steamers. In 1906, the barrel shipments by vessel had dwindled to about 1,750,000 gallons, while 486,500,000 gallons were shipped by the company's fleet of tank steamers (and subject to a loss by leakage of only about one-quarter of one per cent.).

The present fleet owned by the company (comprising seventy-two (72) tank steamers and twenty-four (24) cargo steamers and vessels) will carry about 126,500,000 gallons at a single loading.

In addition to giving continuous employment to its own fleet, the company chartered outside steamers and vessels during 1906 sufficient to carry more than two hundred (200) cargoes.

As an indication of the great economies resulting from the company's own transportation policy and investments, it may be stated that the cost of transporting its products to the principal European seaports has been gradually reduced from $6 per ton in 1885 to $2.50 per ton in 1906. To-day the Narragansett (the company's largest tank steamer) will carry in one year from New York to London 37,000,000 gallons. Under old methods it would have required at least fifty (50) ordinary sailing vessels to have done the work now done by this one steamer. Under favorable conditions it takes hardly more hours to load and unload the cargo of the Narragansett than it took days to load and unload an equal quantity of oil under the old methods of sailing-vessel transportation.

Under the policy of owning its own cargo vessels for transporting cans and cases to the Oriental markets, the cost of transportation has been reduced during the last seven years nearly half, or, say, from the range of thirty-seven to forty-five cents per case in 1900 to a cost of about twenty-two cents to-day.

The company has recently inaugurated a still further economy in ocean transportation and is now constructing a tank steamer and a bulk barge, the latter to be towed by the former across the Atlantic. The tank steamer and accompanying ocean barge will carry, combined, about 5,500,000 gallons at a single loading.

Every separate step connecting the crude oil in the ground with the refined in the lamp of the consumer is economized in every detail—namely: production, transportation by land and water, the manufacture of crude into illuminating oil and into many valuable by-products (including lubricants, fuel oil, gas oil, naphtha, benzine, motor spirits, crude and refined paraffine, wax, candles, vaseline, etc.), storage, distribution, the manufacture of barrels, boxes, tin cans, the manufacture of chemicals and other articles used in refining, the manufacture of lamps, gas and oil stoves and wicks auxiliary to and stimulating consumption of illuminating and fuel oil and natural gas.

Production, manufacture and distribution, each constitutes a separate business of itself, and each is entitled to a reasonable profit.

There is and always has been competition and the opportunity of competition, in each of those branches of business, and they have at all times been open to the capital of the world. The company should not be censured because its enterprise has carried it everywhere.

Capitalization and Earnings

HAD the Standard Oil organization twenty-five years ago anticipated its prosperity and capitalized its future after the manner of many industrial and railroad enterprises of the current era, it would have escaped much hostile cavil and criticism.

Had the capital been fixed at five hundred millions ($500,000,000) in 1882, and had one or two per cent. dividends per annum been earned and declared in the early years, and had these dividends been gradually increased as assets and commerce expanded to, say, 8 per cent. in 1907 (the equivalent of 40 per cent. on the present par value of the shares), little comment would have been aroused. It is the percentage of dividend on the present capitalization that appears excessive, and not the percentage of dividend on the actual assets and multiplied volume of business resulting from a quarter of a century of industry and enterprise.

The profits from the sources enumerated have exceeded the dividends paid for many years past, and the surplus thus resulting has been largely utilized in extending and improving the industrial equipment of the company at home and abroad, and thus economizing in every direction its business administration: in purchasing producing territory, increasing pipe-line and manufacturing facilities, materially enlarging its fleet, and multiplying its inland distributing stations the world over.

State Versus National Regulations — Free Trade Between the States

FREE trade between the States was inherent with the creation of the Republic. To-day not only does the crossing a State frontier create interstate commerce with its endless, if needful, regulations, but each State may have a corporation law differing widely from that of its sister States. The embarrassments thus created are well known to all endeavoring to transact business concurrently all over the country. The company is persistently accused of seeking to evade the laws, when it is actually studying how to conform to them, amid a medley of conflicting interpretations.

Personally, speaking merely for myself alone, I have been for years an advocate of a comprehensive national act defining and regulating the corporations of the country upon any equitable lines not muzzling the inherent freedom of ambitious commerce. I advocated such a law as early as 1899 in my testimony before the Industrial Commission. I then said: "If you should ask me, gentlemen, what legislation can be imposed to improve the present condition, I answer that the next great and, to my mind, inevitable step of progress in the direction of our commercial development lies in the direction of National or Federal corporations. If such corporations should be made possible, under such fair restriction and provisions as should rightfully attach to them, any branch of business could be freely entered upon by all comers, and the talk of monopoly would be forever done away with. Our present system of State corporations, almost as varied in their provisions as the number of States, is vexatious alike to the business community and to the authorities of the various States. Such Federal action need not take away from these States their right to taxation or police regulation, but would make it possible for business organizations to know the general terms on which they could conduct their business in the country at large. Lack of uniformity in the laws of various States, as affecting business corporations, is one of the most vexatious features attending the business life of any great corporation to-day, and I suggest for your most careful consideration the thought of a Federal corporation law."

John D. Archbold, Vice-President Standard Oil Company

Policy Toward Producers

FOR many years the company had no direct interest in production, and to-day it only owns or controls a moderate fraction thereof. It has, however, been the prominent purchaser, custodian and carrier for the various producing territories, and its relations to the producers have naturally constituted one of its most complex and embarrassing problems.

During the past thirty years it has secured export markets for about 60 per cent. of the manufactured products of the great crude output of the United States; has opened and sustained these markets in the face of great competition, and at great expense and effort. This foreign policy and achievement have had a most favorable influence on the welfare of the home producer, both as regards marketable volume and average profits of production.

The network of pipe lines, constructed and ramified at enormous cost, has given the producer an immediate cash market for his crude oil whenever and wherever produced, and the origin of many fortunes, large and small, in the various oil regions has been traceable to this pipe-line system, and the enterprising manner in which it has been extended and administered.

While it is true that apparently large profits have been earned through pipe lines, yet these shrink to normal profits when it is considered that the exhaustion of successive territories has frequently rendered valueless much of the company's large investments in this department. This is a most important feature of the situation commonly overlooked by unfriendly critics.

To maintain the equilibrium between consuming requirements and producing possibilities has been the real problem in the relations between the company and producers. The general policy of the company has of necessity been dictated by supply and demand. When market possibilities have exceeded current production, the higher prices resulting have encouraged prospecting; when, on the other hand, abnormal production has exceeded market possibilities, declining quotations have been inevitable. A plethora of production must always result in lessening prices.

The pendulum of adjustment has swung to and fro, and eventually to the advantage of the producer.

Whatever its critics and enemies may allege, the company has tried in the past, is now trying, and will continue to try to be fair and liberal in its relations to the producers.

Policy Toward Competitors

THOSE whose lives have been spent in the industrial arena have learned the impressive lesson that commerce is a struggle. The company claims that its commercial efforts have been fairly made and its commercial victories fairly won; that its profits have been the legitimate reward of its industry and enterprise and realized in the face of continuous competitive conditions the world over. It confesses itself unable to anticipate the altruistic trade policies and relationships of an Arcadia, and cannot in its ramified operations always find it possible to follow the mild pathways suggested by others for its guidance.

The charge of an uncharitable attitude toward business rivals is no novelty in commercial history—and has been as persistently urged against the small competitive retailer as against the largest wholesaler.

Very much is written about the Standard's treatment of its competitors, but very little about the Standard's treatment by its competitors.

It is usually alleged that whenever the Standard, for whatever reason, advances its prices, it is oppressing the consumer, and when if, on the other hand, it lowers its prices, it is then oppressing its competitors.

Very rarely has a bankruptcy been reported among the competitors of the Standard. They are apparently maintaining a prosperous independence and employing not less than $100,000,000 of capital. Either, therefore, the Standard's policy toward its competitors cannot have been vindictive, or the competitors have flourished in spite of the Standard's alleged vindictiveness.

Information Concerning Competitors' Business

THE company has been persistently criticised for its so-called espionage upon the operations of its competitors. It is very doubtful if it knows more of the affairs of its competitors than its competitors know of its affairs, but it certainly has been, and will continue to be, the policy of the company to learn all it legitimately can of its competitors' progress in the home markets, and it has been, and will continue to be, the company's aim abroad to learn all that it legitimately can of the progress of its Russian, Roumanian, Galician, Dutch Indies and other foreign competitors. These industries, moreover, are equally well informed of the marketing progress and policy of the company.

Increased production demands increased absorption. The Standard Oil Company endeavors to keep informed as to actual consumption in the world's markets—to ascertain its own percentage of such consumption and the percentage of its various competitors. If the per capita consumption in any given locality seems abnormally small, it endeavors to find the reason and to stimulate increased consumption by forcing in such locality the sale of stoves, lamps, wicks, and whatever may tend to economize and facilitate the requirements of even the smallest consumer.

Increase of aggregate consumption being the objective point, the policy of the company is of pro rata benefit to all its competitors, and should deserve encouragement and not censure.

By way of illustration. The company has recently shipped to China 500,000 lamps to be sold at ten cents or less each, and also 750,000 very cheap lamp chimneys. It is hoped millions of these cheap lamps and chimneys will later be forwarded. The company has also sold hundreds of thousands of oil stoves, great quantities of cheap lamps, and over one million (1,000,000) pounds of reliable wicks; the motive of the foregoing being less to obtain the profit on such appliances than to stimulate the consumption of petroleum products in which all producers and refiners of petroleum at home and abroad are interested.

Ignorance of the progress and policy of competitors would mark the decadence of any merchant or corporation, wholesale or retail.

The company contends that its fighting has been fair fighting, and that it has invariably kept its agreements and manifested good faith to friend and foe; that, while admitting that it is a business organization and not a benevolent institution, its policy toward its rivals would compare most favorably—alike from the standpoint of equity and liberality—with the usages of the business world or the records of human history.

Relation to Labor

THE desire and ambition of the laboring man are, naturally, to obtain good wages, reasonable hours, permanent employment, a safe paymaster, and a certain interest and consideration on the part of the employer, irrespective of the mere wage given and received.

It has been the aim of the company to meet these several conditions, and it has reason to feel that it has done so. It has been a very long time since the company has had a serious strike in any of its establishments, the few disagreements arising from time to time having been found susceptible of adjustment through mutual concession and good feeling.

Some years ago the company inaugurated a pension system, to the benefits of which every employee, including every laboring man, is eligible or may become eligible, and there are many veterans in the company's service to-day who are grateful for this privilege. It is hoped and believed that this pension system will continue to stimulate long and loyal service and promote reciprocity of interest and good feeling between employer and employee.

Foreign Competitors

TO-DAY there exist abroad three great petroleum organizations, any one of which might be designated a monopoly with greater propriety than the Standard Oil Company, and two of which are distinctly holding companies:

First: "The European Petroleum Union," which has combined Russian and Roumanian interests, under the guidance of the most prominent banks of the German Empire.

Second: "The Bataafsche Petroleum Maatschapji," created to facilitate amalgamation of two of the most powerful corporations in petroleum history—namely, the "Shell Transport and Trading Company of London" and the "Royal Dutch Company of The Hague"—and thus approximately to monopolize the entire producing and refining industry of the Dutch Indies, with its commanding geographical position, for the supply of the great consuming markets of the entire Orient.

Third: "The Burmah Oil Company," created to monopolize not only the production of crude oil in the extensive territories of Burmah, but also its transportation, manufacture, storage and distribution. The Indian Government protects by import duty the commerce of this concern in the vast Indian Empire.

Acting under the supposed industrial freedom contemplated by all international treaties of amity and commerce, the Standard sought participation in the Burmah business, but has been denied up to date even bulk-storage facilities, and upon appealing for its commercial rights to the parent British Government was met by the contention that India and Burmah were not included in the Anglo-American Treaty of 1815. This is technically true, although entirely inconsistent with Anglo-American commercial relations for the past quarter of a century.

The foregoing statements are cited to illustrate (and they are very fractional illustrations only) how powerful are the combinations which the Standard Oil Company encounters abroad, and which are apparently stimulated by the encouragement of their respective governments.

The Company Abroad

IT HAS certainly never been the policy or practice of the Standard to market its products abroad at a loss and attempt to recoup this loss by raising its price to the home buyer.

To establish and maintain exact parity of prices between the endless consuming markets of the world, or even in widely-separated points in the same country, would be a manifest impossibility, but the Standard is able to assert that, notwithstanding its continuous competition with foreign industries enjoying the great advantage of geographical position and much cheaper labor, it has marketed its products abroad at a fair profit, which has frequently aided the company in maintaining low prices in the United States.

It should not be overlooked that for a great many years about 60 per cent. on the average of its products manufactured in America has been consumed abroad, as against about 40 per cent. at home; but the entire 100 per cent. has been produced and manufactured in the United States, with all the economies incident to large volume, and the benefits of which are shared by the world's consumers.

Should the time arrive when foreign industries prevent the marketing of American petroleum abroad, except at serious loss, it will be a bad day not only for the company, but for the country. The abandonment of the export trade would eventually mean either higher prices to the American consumer, or disaster to producer, refiner and laborer. The country at large is benefited, not injured, by sustaining the export commerce in petroleum. The loss of this vast foreign outlet would result in the crippling of the entire industry.

It is impossible to compute whether up to date the net financial result of the company's refineries has averaged better from the domestic than from the foreign trade. Conditions are constantly fluctuating in the various markets of the world—conditions of competition, of quality, of supply and demand, of transportation, of distribution expenses, of local speculation, etc., etc.

Critics of the company have frequently contrasted the retail prices of high-grade oils consumed in the United States with wholesale prices of low-grade oils destined for export. Of course, such comparisons are valueless when no account is taken of the difference in quality and quantity, and this would be equally true whether the comparisons were made at home or abroad.

Should foreign competition at any future period confront the company with the alternative of selling its products at a loss in certain markets or abandoning those markets, the former horn of the dilemma might be decided upon if the crisis was regarded as a temporary one; the company being further compelled to give some consideration to its extensive property investments abroad, and to the thousands of its employees relying upon it for permanent occupation.

It may be emphatically reiterated that it has been no part of the policy of this company to benefit the foreign consumer at the expense of the American consumer, but it has been, and must be, its policy to maintain its foreign commerce, if possible, even should future sacrifices become necessary for so doing. Any other policy would surely be of eventual detriment to the home consumer, to the home producer and to the nation itself, as well as to the company.

Conclusion

IT WAS the demoralized condition of the business that not only originally invited but almost necessitated the union of brains and capital which rescued the industry from disaster and gradually evolved the Standard Oil organization. What has been the sequel, gauged from the standpoint of the greatest good to the greatest number?

Seventy-five thousand miles of pipe line penetrate the various producing territories of the country, giving the army of producers a regular cash outlet for their crude oil whenever and wherever produced, and almost invariably at remunerative figures. Many a fortune and many a competency in the oil regions has been traceable thereto.

Through great foreign companies which it has created, and through many foreign branches which it has established, the company has administered and sustained the export commerce of American petroleum upon the industrial battle-grounds of the world.

Through the construction and control of a great fleet it has very materially economized the delivery of its products to even the most distant markets.

Hundreds of millions of foreign gold have been required to pay for its exports (all manufactured in the United States), and not only yielding great and legitimate advantage to the company and to the American laborer and to the American producer, but also constituting a highly-important factor in the favorable adjustment of the trade balances of the nation with other countries.

As eloquent of economic achievement, it may be cited that in 1878 (the earliest year for which reliable statistics are available, and several years prior to the completed organization of the Standard Oil Company) about 340,000,000 gallons of petroleum products were exported, valued at about $46,750,000. In 1906, about 1,050,000,000 gallons of kindred products were exported, valued at about $75,000,000; therefore, while the aggregate gallonage increased about 210 per cent., the valuation increased only about 60 per cent.

The company is essentially and exclusively a petroleum concern (unless natural gas may not be so regarded) and participates in whatever may concern the economic manufacture, distribution and consumption of petroleum and its many products. This includes production, transportation by pipe line, tank car, tank steamer, tank barge, tank wagon; the manufacture of illuminating oil, lubricating oil, naphtha, fuel oil, gas oil, motor oil; the manufacture of tin cans, boxes, barrels; the manufacture of stoves, lamps and wicks; the manufacture of chemicals employed in refining; the manufacture of paraffine wax, candles, vaseline and other valuable by-products.

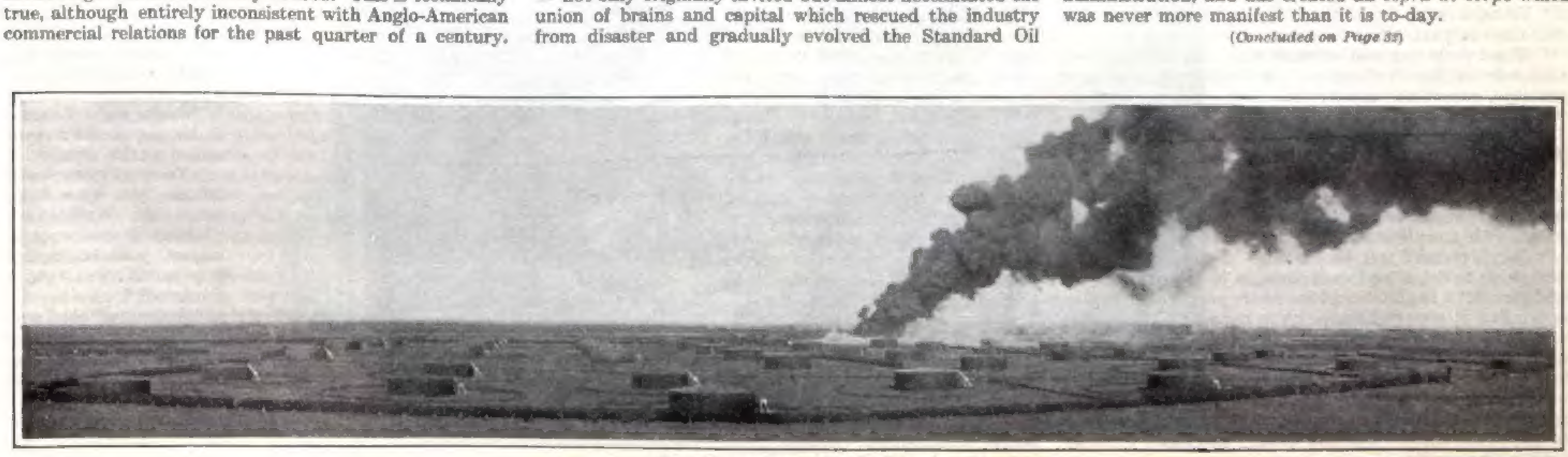
Before the passage of the Interstate Commerce Act all wholesale concerns bargained for their transportation as they bargained for their merchandise. Since the passage of that act the company has not received railroad rebates on its interstate oil shipments.

The company's profits have been legitimate profits, and they have been only normal when the hazardous character of the business is considered, and when computed on the basis of the intrinsic value of the assets of the company.

The Standard Oil Company is not a one-man power, but an aggregate of capital and industrial experience. It is a deliberative, not an impulsive or a speculative organization. Commercial plunging has no place in its policy and no place in its history. It has sought, on the other hand, to establish equitable relationship between supply and demand, between producer and consumer, and to prevent the wild fluctuations of the market value of petroleum which often agitates the trading in so many commodities, and which frequently results in widespread disaster.

The company is administered by a group of men who, individually or collectively, are experts in each department of its ramified affairs. Some of these men have held prominent position in the company from the day of its inception, while others have been admitted into its councils from time to time in recognition of exceptional business proficiency, the policy being to encourage development in the ranks. The possession of capital *per se* is no prerequisite for promotion, and the civil service policy adopted has proved a great stimulant to efficiency of administration, and has created an *esprit de corps* which was never more manifest than it is to-day.

(Concluded on Page 35)

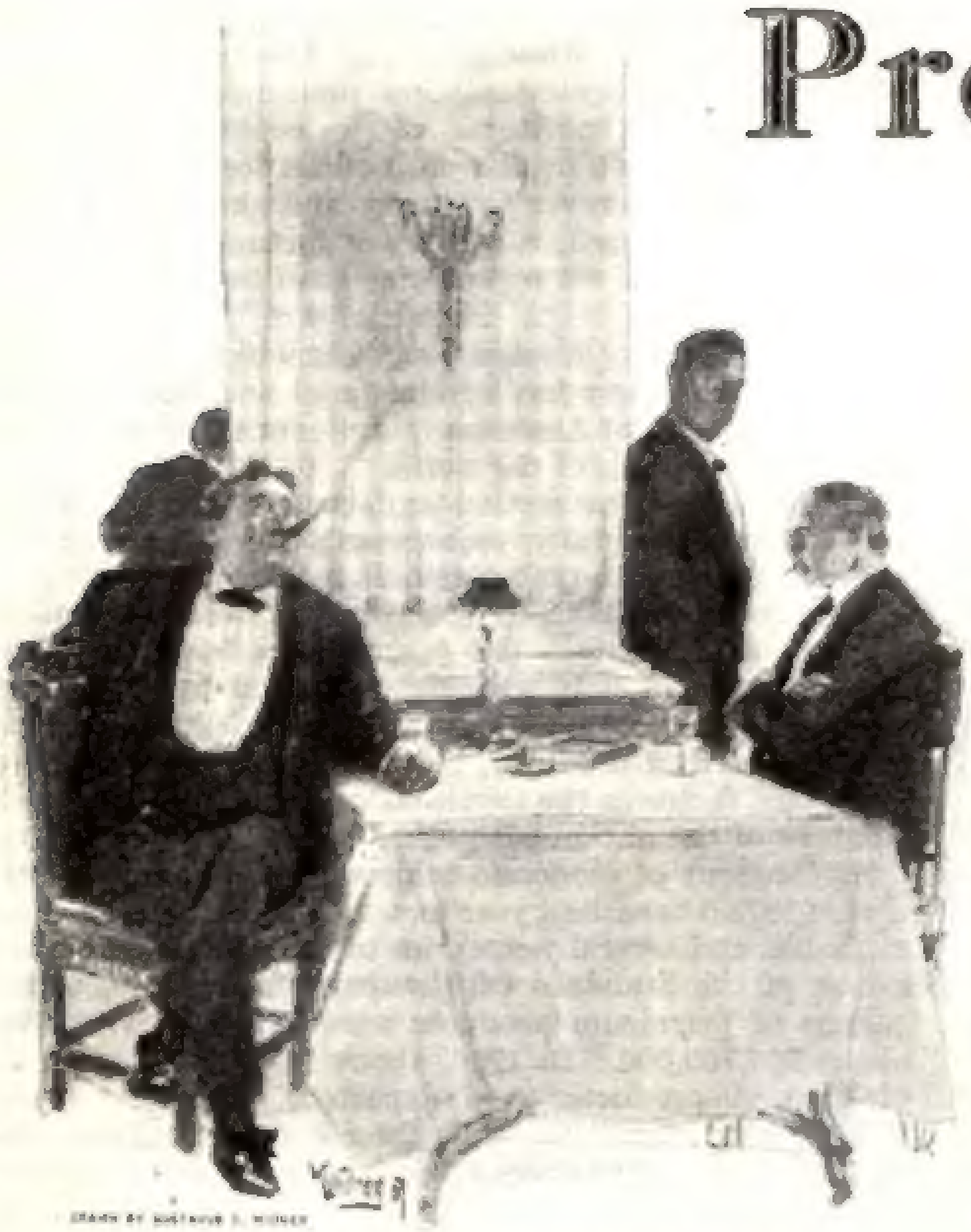


Tank Farm at Neodesha, Kansas

Profitable Benevolence

Get-Rich-Quick Wallingford Discovers a New Way of Doing the Widows and Orphans Good

By George Randolph Chester


DRAWN BY GUSTAVUS C. WIDNEY

"We Have Laws in My State, Mr. Wallingford"

I

STUNG!" concluded J. Rufus Wallingford with deep self-scorn.

Mr. "Blackie" Daw laughed.

"It's the one gaudy bet that the biggest suckers of all are the wise people," he observed. "Here you go out West and trim a bunch of come-ons for twenty-five thousand in a phoney carpet-tack business, and what do you do? Oh, just tarry here, on your way to ruin Monte Carlo, long enough to tuck that neat little bundle into the pocket of a bucket-shop broker that hands you a sure tip on some copper stock! You'd think *he* was the wise boy, after that, but he'll drop your twenty-five thousand on a wire-tapping game, and the wire tapper will buy gold bricks with it. The gold-brick man will give it to the bookies and the bookies will lose it on stud poker. I'm a Billy goat myself. I clean up ten thousand last week on mining stock that permits Mr. Easy Mark to mine if he wants to, and pay it right over for the fun of watching a faro expert deal from a sanded deck! Me? Cleaned with*out* soap!"

"You don't mean to say you're broke, too?" demanded his host.

"If I had any less they'd arrest me for loitering."

Mr. Wallingford glowered upon his twenty-dollar-a-day apartments with a sigh. The latest in heavy lace curtains fluttered at him from the windows, thick rugs yielded to his feet, all the frippery of Louis-Quinze, while it mocked his bigness, ministered comfort—but waited to be paid for!

"You don't look as good to me as you did a while ago," he declared. "I'd figured on you for a sure touch. Oh, Fannie!"

"Yes, Jim," answered a pleasant voice, and Mrs. Wallingford, a handsome woman in a stunning gown, which, supplementing her hair and eyes, made of her a symphony in brown, came from the adjoining room. She shook hands cordially with Mr. Daw and sat down with an inquiring look at her husband.

"It's time for us to take up a collection," said the latter gentleman. "We're going ay-wye."

"Ya-as, ay-wye from he-*ah!*" supplemented Blackie, to no one in particular.

"Won't your ring and scarfpin do?" his wife inquired anxiously of Mr. Wallingford. A "collection," in their parlance, meant the sacrifice of a last resource, and she was a woman of experience.

"You know they won't," he returned in mild reproach. "If I don't keep a front I know where my ticket reads to."

Without any further objection she brought him a little black leather case, which he opened. An agreeable glitter sparkled from its velvet depths, and he passed it to his friend with a smile of satisfaction.

"They'll please Uncle, eh, Blackie?" he observed. "The first thing to do, after I cash these, is to look at the map and pick out a fresh town where smart people have money in banks. It always helps a lot to remember that somewhere in this big United States people have been saving up money for years, just waiting for us to come and get it."

The two men laughed, but Mrs. Wallingford did not.

"Honest, I'm tired of it," she confessed. "If this speculation of Jim's had only turned out lucky I wanted to buy a little house and live quietly and—and decently for a year or so."

The tall and slender Mr. Daw, whose sharp, black eyes and nattily curled, black mustache belied his precise ministerial garments, glanced at her in amusement.

"She wants to be respectable!" he gasped in mock surprise.

"All women do," she said, still earnestly.

"You wouldn't last three months," he informed her. "You'd join the village sewing-circle and the culture club, and paddle around in a giddy whirl of pale functions till you saw you had to keep your mouth shut all the time for fear the other women would find out you knew something. Then you'd quit."

"You talk as if you had been crossed in love," she consoled him.

"That's because I'm in pain," confessed Blackie. "It hasn't been an hour since I saw a thousand dollars in real money, and the telegraph company jerked it away from me just as I reached out to bring it home."

"*Is* there that much money in the world?" inquired Wallingford.

"Not loose," replied Blackie. "I thought I had this lump pried off, but now it's got a double padlock on it and to-night it starts far, far back to that dear old metropolis of the Big Thick Water, where the windy river looks like a fresh-plowed field. But they've got coin out there, and every time I think of Mr. James Clover and his thousand I'm tempted to go down to his little two-dollar hotel and coax him up a dark alley."

"Who does Mr. Clover do?" inquired Wallingford perfunctorily.

Blackie's sense of humor came uppermost to soothe his anguished feelings.

"He's the Supreme Exalted Ruler of the Noble Order of Friendly Hands," he grinned, "and his twenty-six members at three or eleven cents a month don't turn in the money fast enough; so he took a chance on the cold-iron cage and brought a chunk of the insurance reserve fund to New York to double it. I picked myself out to do the doubling for him."

Mr. Wallingford chuckled.

"I know," he said. "To double it you fold the bills when you put them in your pocket, and when Clover wanted it back you'd have him pinched for a common thief. But how did it get away? I'm disappointed in you, Blackie. I thought when you once saw soft money it was yours."

"Man died in his town. If he'd only put it off for one day, the whole burgh could have turned into a morgue, for I don't need it. But no! The man died and the Supreme Exalted Secretary wired the Supreme Exalted Ruler. The telegram was brought to his room just when I had the hook to his gills, and he—went—down—stream! It was perfectly scandalous the names we called that man for having died, but it takes a long time to cuss a thousand dollars' worth."

Mr Wallingford was thoughtful.

"A fraternal insurance company," he mused. "I've never taken a fall out of that game, and it sounds good. This gifted amateur's going out to-night? Hustle right down to his hotel and bring him up to dinner. Tell him I've been thinking of going into the insurance field and might be induced to buy a share in his business. I've a notion to travel along with that thousand dollars to-night, no matter where it goes. Oh, Fannie!" he called to his wife in the other room. "Suppose you begin to pack up while I step out and soak the diamonds."

II

WHEN Mr. Wallingford in a dinner coat walked into any public dining-room, waiters were instantly electrified and ordinary mortals felt humble. He was not only a large man but an impressive man. His broad expanse of white shirt front awed the most self-satisfied into instant submission, and he carried himself as one who was monarch of all he surveyed. His big pink face radiated the effects of good cheer and good living, and, though bills might press and cash be scarce, there never stood any line of worry upon his smooth brow. Worry was for others—those who would have to pay. Mr. Clover, himself of some bulk, but of no genuine lordliness whatever, no sooner set eyes upon Mr. J. Rufus Wallingford than he felt comforted. Here was wealth unlimited, and if Mr. Wallingford could possibly be induced to finance the Noble Order of Friendly Hands, he saw better skies ahead, bright skies that shone down on a fair, fruitful world where all was prosperity and plenty. Mr. Clover was a blocklike man with a square face and a heavy fist, with a loud voice and a cultivated oratorical habit of speech which he meant to be awe-inspiring. Behind him there was a string of failures that were a constant source of wonderment to him, since he had not been too scrupulous!

"He'd be a crook if he knew how; but he stumbles over his feet," Blackie confided to Wallingford. To Clover he said: "Look out for the big man. He's a pretty smooth article, and you'll miss the gold out of your teeth if you don't watch him."

It was a recommendation, and a shrewd one. Mr. Clover was prepared by it to be impressed; he ended by becoming a dazed worshiper, and his conquest began when Mr. Wallingford ordered the dinner. It was not merely what he ordered, but how, that stamped him as one who habitually dined well; and to Clover, who lived on a beer basis, the ascent to the champagne level was dizzying. It was not until they had broached their second quart of wine that business was brought up for discussion.

"I understand you've just had a bit of hard luck, Mr. Clover," said Mr. Wallingford, laughing as if hard luck were a joke.

Mr. Clover winced within, but put on a cheerful air.

"Merely what was to have been expected," he replied. "You refer, I suppose, to the death of one of our members, but as our Order now has a large enrollment we are only averaging with the mortality tables."

"What is your membership?" asked Mr. Wallingford with sudden directness.

"At our present rate of progress," began Mr. Clover eloquently, squaring his shoulders and looking Mr. Wallingford straight in the eye, "thousands will have been enrolled upon our books before the end of the coming year. Already we are perfecting a new and elaborate filing system to take care of the business, which is increasing by leaps and bounds."

Mr. Wallingford calmly closed one blue orb.

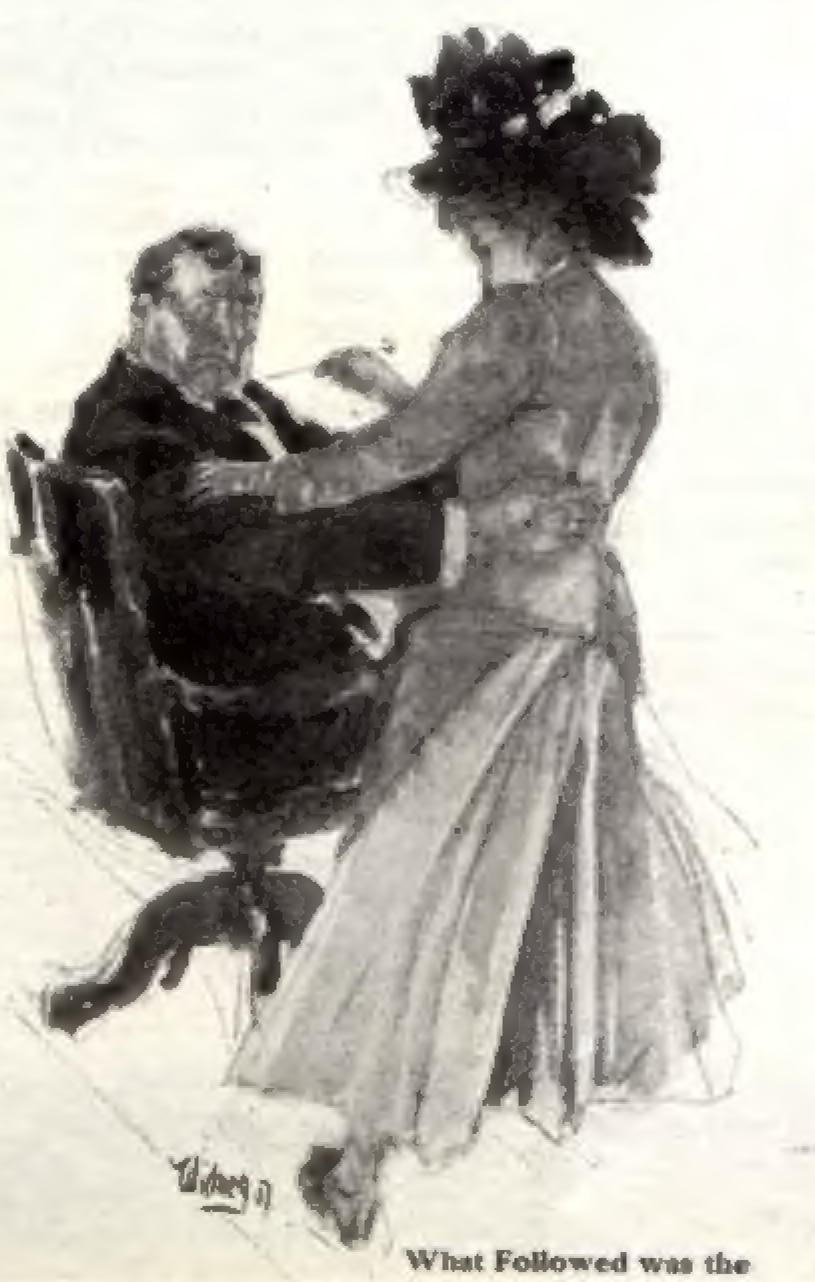
"But in chilly figures, discounting next year, how many?" he asked. "Live ones, I mean, that cough up their little dues every month."

The Supreme Exalted Ruler squirmed and smiled a trifle weakly.

"You might just as well tell me, you know," insisted Mr. Wallingford, "because I shall want to inspect your books if I buy in. Have you a thousand?"

"Not quite," confessed Mr. Clover, in a voice which, in spite of him, would sound a trifle leaden.

"Have you five hundred?" persisted Mr. Wallingford.



What Followed was the Surprise of His Life

Mr. Clover considered, while the silent Mr. Daw discreetly kept his face straight.

"Five hundred and seventeen," he blurted, his face reddening.

"That isn't so bad," said Mr. Wallingford encouragingly. "But how do you clinch your rake-off?"

At this Mr. Clover could smile with smug content; he could swell with pride.

"Out our way, a little knothole in the regulations was found by yours truly," he modestly boasted. "Mine is somewhat different from any insurance order on earth. The members think they vote, but they don't. If they ever elect another Supreme Exalted Ruler, all he can do is to wear a brass crown and a red robe. I'll still handle the funds. You see, we've just held our first annual election, and I had the entire membership vote 'Yes' on a forever-and-ever contract which puts our entire income—for safety, of course—into the hands of a duly-bonded company. For ten cents a month from each member this company is to pay all expenses, to handle, invest and disburse its insurance and other funds for the benefit of the Order. It's like making a savings-bank our trustee; only it's different, because I'm the company."

His host nodded in approval.

"You have other rake-offs," he suggested.

"Right again!" agreed Clover with gleeful enthusiasm. "Certificate fees, fines for delinquency, regalia company and all that. But the main fountain is the little dime. Ten cents seems like a piker game, maybe, but when we've got two hundred and fifty thousand members, that trifling ante amounts to twenty-five thousand dollars a month. Bad, I guess!"

"When you get it," agreed the other. "You're incorporated, then. For how much?"

"Ten thousand."

"I see," said Mr. Wallingford with a smile of tolerance. "You need me, all right. You ought to *give* me a half interest in your business."

Mr. Clover's self-assertiveness came back to him with a jerk.

"Anything else?" he asked pleasantly.

Mr. Wallingford beamed upon him.

"I might want a salary, but it would be purely nominal: a hundred a week or so."

Mr. Clover was highly amused. The only reason on earth that he would admit another man to a partnership with him was that he must have ready cash. His shoe soles were wearing out.

"I'm afraid our business wouldn't suit you, anyhow, Mr. Wallingford," he said with bantering sarcasm. "Our office is very plain, for one thing, and we have no rug on the floor."

"We'll put rugs down right away, and if the offices are not as swell as they make 'em we'll move," Mr. Wallingford promptly announced. "I might give you two thousand for a half interest."

Mr. Clover drank a glass of champagne and considered. Two thousand dollars, at the present stage of his finances, was real money. The Noble Order of Friendly Hands had been started on a "shoestring" of five hundred dollars, and the profits of the Friendly Hands Trust Company had been nil up to the present time. This offer was more than a temptation; it was a fall.

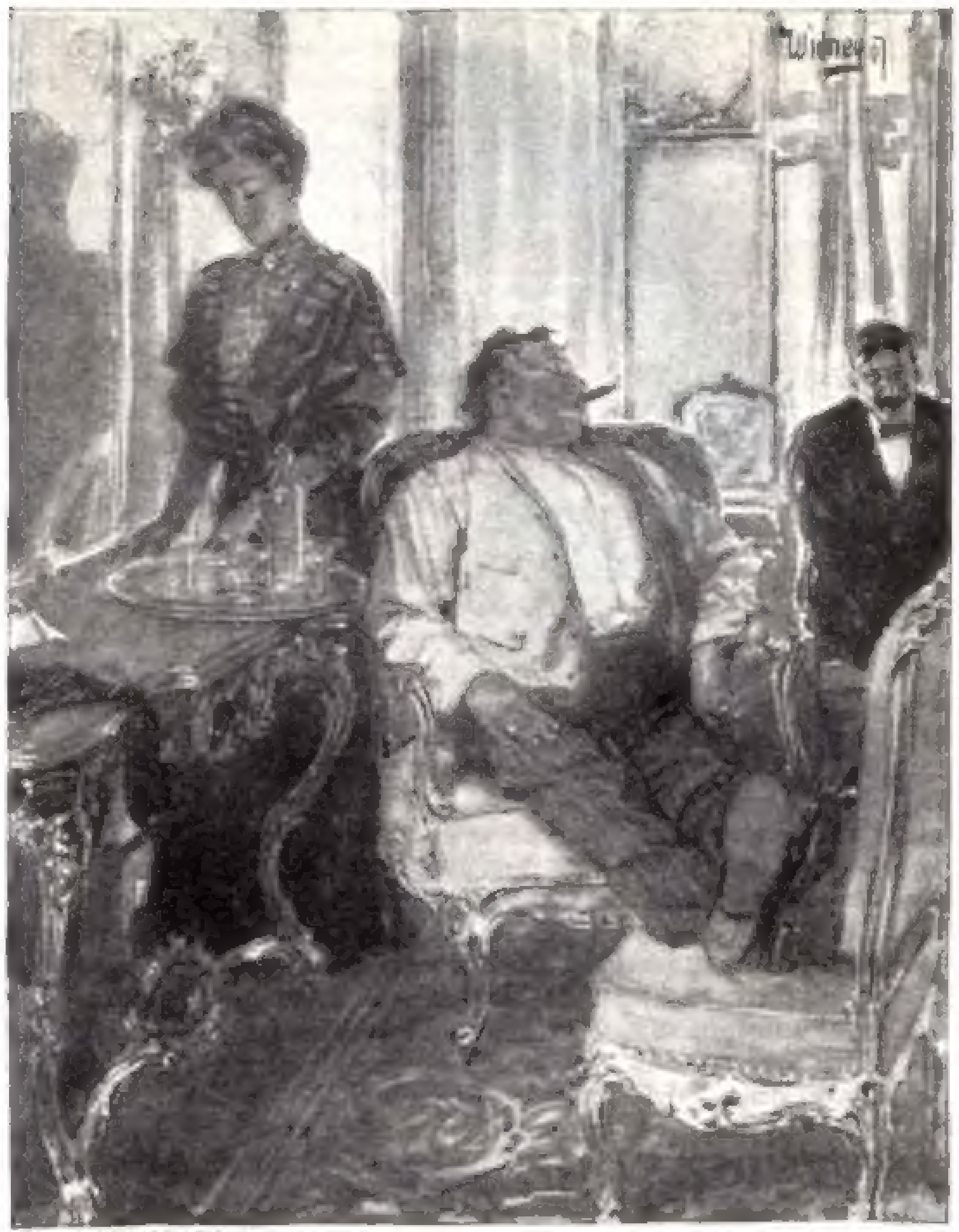
"Couldn't think of it," he nevertheless calmly replied. "But I'll sell you half my stock at par. The secretary has ten shares and dummy directors four. I hold eighty-six."

"Forty-three hundred dollars!" figured Wallingford. "And you'd charge me that for a brick with the plating worn thin! You forget the value of my expert services."

"What do you know about fraternal insurance?" demanded Clover, who had reddened under fire.

"Not a thing," confessed Mr. Wallingford. "All I know is how to get money. If I go in with you, the first thing we do is to reorganize on a two-hundred-and-fifty-thousand-dollar basis."

Mr. Clover pounded his fist upon the table until the glasses rang, and laughed so loudly that the head waiter jumped and frowned. Seeing, however, that the noise came from Mr. Wallingford's corner, he smiled. He was venal, was the head waiter, and he remembered the pleasant, velvety rustle of a bill in his palm.



"She Wants to be Respectable!"

"That joke's good enough for a minstrel show," Clover declared. "Why, man, even if that stock could be sold, Gabriel's horn would catch us still struggling to pay our first dividend."

Mr. Wallingford lit a cigarette and smiled in pity.

"Oh, well, if you figure on staying in the business till you drop dead I won't wake you up," he stated. "But I thought you wanted money."

Mr. Clover shook his head.

"We have laws in my State, Mr. Wallingford."

"I should hope so," returned that gentleman. "If it wasn't for good, safe, solid laws I never would make any money. Why, the law's on my side all the time, and the police are the best friends I've got. They show me the way home at night."

Mr. Clover looked incredulous.

"I'm afraid you don't understand the fraternal insurance business," he said. "It takes a lot of hard, patient work to build up an order."

"*You* don't understand the business," retorted the other. "What, for instance, are you going to do with that thousand dollars you're taking back home?"

"Give it to the widow of Mr. Henry L. Bishop, of course," said Mr. Clover, expanding his chest and pursing his mouth virtuously. "The widows and orphans who look to the Noble Order of Friendly Hands for protection shall not look in vain."

"That looks well in a prospectus," admitted Mr. Wallingford with a knowing twinkle of his eyes; "but I'm not going to take out any insurance so you could notice it. Suppose I show you how to have Mrs. Bishop hand you back that thousand with sobs of gratitude? Do I get two hundred and fifty of it?"

"If you can do that legitimately," said Mr. Clover, leaning forward and surprised into sudden warm eagerness, "I'll accept your price for a half interest in the operating company."

"I'll go with you to-night—if I can get the drawing-room on your train," decided Mr. Wallingford, and arose.

The Supreme Exalted Ruler looked up at him with profound admiration. He looked so much like actual cash. He might be a "smooth article," but was not one Clover also "smooth"? He could guard the gold in his own teeth, all right.

"You're a wonder, Jim," said Mr. Daw to Mr. Wallingford when they were alone for a few minutes; "but where are you going to get that two thousand?"

"Out of the business—if I pay it at all," replied Mr. Wallingford. "Trust your Uncle Rufus."

III

MRS. BISHOP, a small, nervous-looking woman of forty-five, with her thin hair drawn back so tightly from her narrow forehead that it gave one the headache to look at her, was in her dismal "front room" with her wrinkled red hands folded in her lap when Mr. Wallingford and Mr. Clover called. It was only the day after the funeral, and she broke into tears the moment they introduced themselves.

"Madam," declaimed Mr. Clover in his deepest and most sympathetic voice, "it is the blessed privilege of the Noble Order of Friendly Hands to dry the tears of the widows and orphans, and to shed the light of hope upon their disconsolate pathway. It is our pleasure to bring you, as a testimonial of your husband's affection and loving care, this check for one thousand dollars."

Mrs. Bishop took the check and burst into uncontrollable sobs, whereat Mr. Wallingford looked distinctly annoyed. If he could help it, he never, by any possibility, looked upon other than the most cheerful aspects of life.

Mr. Clover cleared his throat.

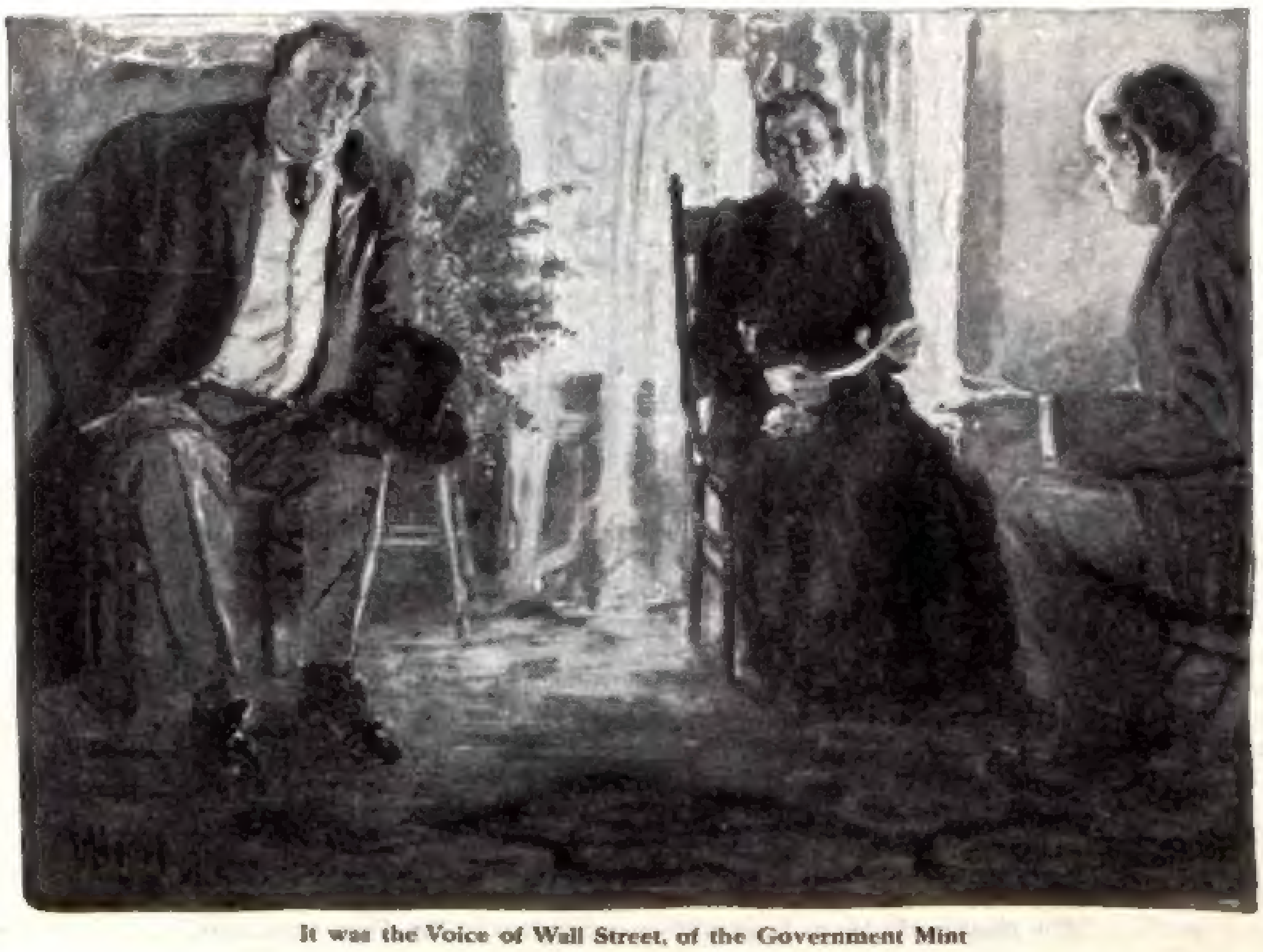
"But the broad paternal interest of the Noble Order of Friendly Hands does not stop here," he went on, turning for a glance of earned approval from J. Rufus Wallingford. "The family of every member of our Order becomes at once a ward of ours, and they may look to us for assistance, advice and benefit in every way possible. We are a group of friends, banded together for mutual aid in time of trouble and sorrow."

Mr. Wallingford judged this magnificent flight to be a quotation from the ritual of the Noble Order of Friendly Hands, and he was correct; but, as Mrs. Bishop had ventured to look up at them, he nodded his head gravely.

"It is about that thousand dollars you hold in your hand, Mrs. Bishop," Clover continued, resuming his oratorical version of the lesson he had carefully learned from Wallingford; "and we feel it our duty to remind you that, unless it is wisely used, the plans of your thoughtful husband for your safe future will not have been carried out. How had you thought of investing it?"

Mrs. Bishop gazed at the check through her tears and tried to comprehend that it was real money, as it would have been but for the astuteness of Mr. Wallingford. Mr. Clover had proposed to bring her ten new, crisp one-hundred-dollar bills, but his monitor had pointed out that if she ever got that money between her fingers and felt it crinkle she would never let go of it. A check was so different.

"Well," she faltered, "my daughter Minnie wanted me to get us some clothes and pay some down on a piano, and lay in the winter coal and provisions and put the rest in a bank for a rainy day. Minnie's my youngest. She's just quit the High School because she wants to go to a commercial college. But my oldest daughter, Hattie, wouldn't hear to it. She says if Minnie'll only take a job in the store where she works they can run the family, and for me to take this thousand dollars



It was the Voice of Wall Street, of the Government Mint and finish paying off the mortgage on the house with it. The mortgage costs six per cent. a year."

"Your daughter Hattie is a very sensible young lady," said Mr. Wallingford with great gravity. "It would be foolish to expend this thousand dollars upon personal luxuries, but equally wrong to lose its earning power."

It was the voice of Wall Street, of the Government Mint, of the very soul and spirit of all financial wisdom, that spoke here, and Mrs. Bishop felt it with a thrill.

"Madam," orated Mr. Clover, "the Noble Order of Friendly Hands has provided a way for the safe and profitable investment of the funds left to the widows and orphans under its protection. It has set aside a certain amount of high dividend-bearing stock in the Order itself, or rather in its operating department, of which, by the way, I am the president, and of which the eminent capitalist and philanthropist, Mr. J. Rufus Wallingford, is a leading spirit." His sweeping gesture toward that benevolent multi-millionaire and Mr. Wallingford's bow in return were sights worth beholding. "The benevolent gentlemen who organized this generous association have just made possible this further beneficence to its dependents. The stock should pay you not less than twelve per cent. a year, and your original capital can be withdrawn at any time. With this income you can pay the interest on your mortgage, and have a tidy little sum left at the end of each year. Think of it, madam! Money every three months, and your thousand dollars always there!"

Mrs. Bishop glanced at him in slow comprehension. The figures that he gave her did not, as yet, mean so much, but the sight of Mr. Wallingford did. He was so big, so solid-looking, so much like substantial prosperity itself. A huge diamond glowed from his finger. It must be worth several hundred dollars. Another one gleamed from his scarf. His clothing was of the latest cut and the finest material. Even his socks, in the narrow rim which showed above his low-cut shoes, were silk; she could see that clear across the room.

The door opened, and a girl of seventeen or eighteen came in. That she was unusually pretty was attested by the suddenly widening eyes of Mr. Wallingford.

"And is this your daughter Minnie?" asked the benevolent gentleman, all his protecting and fostering instincts aroused.

Mrs. Bishop, in a flutter, presented her younger daughter to the fortune-bringing gentlemen, and Minnie fluttered a bit upon her own account. She knew that she was pretty; she read in the eyes of the wealthy-looking and perfectly-groomed Mr. Wallingford that she was pretty; she saw in the smile of Mr. Clover that she was pretty, and her vanity was pleased inordinately.

A sudden brilliant idea came to Mr. Wallingford.

"I have the solution to your problem, Mrs. Bishop," he said. "We shall need more help in our offices, and your daughter shall have the place. She can soon earn more money than she ever could in a store, and can get as good a training as she could in a business college. How would you like that, Miss Bishop?"

"I think it would be fine," replied the young lady, with a large-eyed glance toward Mr. Wallingford.

The glance was more of habit than intent. Minnie's mirror and what she had already heard from her boy friends had given her an impulse toward coquetry. It was pleasant to feel her power, to see what instantaneous impression she could make upon men. Such a friendly party it was! Everybody was pleased, and in the end Mr. Wallingford and Mr. Clover walked away from the house with Mrs. Bishop's check and her receipt and her policy in their pockets.

IV

MR. CLOVER was lost in profound admiration.

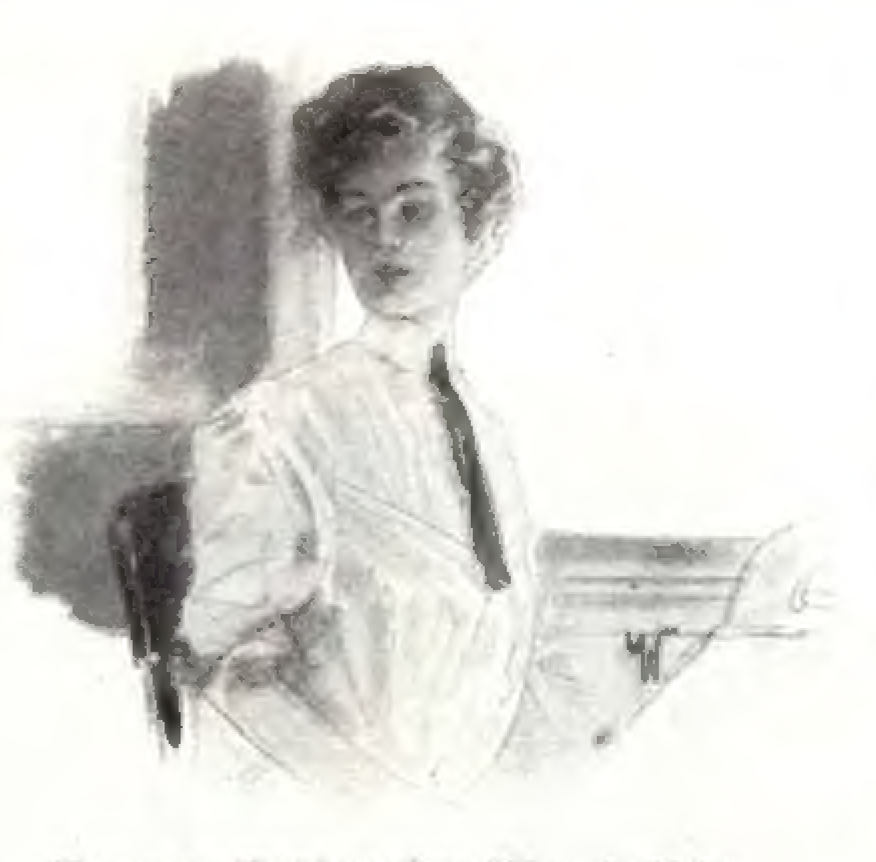
"It worked, all right!" he said exultantly to Mr. Neil, as soon as they got back to the dingy little office. "Here's the thousand dollars," and he threw down the check. "Good Lord! I couldn't believe but that thousand was gone; and then if another man died he would put us on the toboggan."

Mr. Neil was a thin young man whose forehead wore the perpetual frown of slow thought. Also his cuffs were ragged. He was the Supreme Exalted Secretary.

"Now may I have fifty?" he inquired in an aside to Clover. "My board bill, you know."

"Certainly not!" declared the Supreme Exalted Ruler with loud rectitude. "This thousand dollars belongs in the insurance reserve fund."

"Tut, tut," said Wallingford. "Your alarm clock is out of order. You just now paid a death claim with that money, and the reserve fund is out that much. A private individual, however, just now bought a thousand dollars' worth of stock in the reorganized Friendly Hands Trust Company, and you've got the pay in advance. Let Mr. Neil have his fifty dollars, and, by the way, give me a check for my two hundred and fifty. Then we'll go out to hunt a decent suite of offices and buy the furniture for it."



She was by No Means Out of Place Amid the Mahogany Desks and Fine Rugs

"There wouldn't be much of the thousand left after that," objected Mr. Clover, frowning.

"Why not? You don't suppose we are going to pay cash for anything, do you?" returned Wallingford in surprise. "My credit's good, if yours isn't."

His credit! He had not been in town four hours! As Mr. Clover looked him over again, however, he saw where he was wrong. Mr. Wallingford's mere appearance was as good as a bond. He would not ask for credit; he would take it. Mr. Clover, in a quick analysis of this thought, decided that this rich man's resources were so vast that they shone through his very bearing. Mr. Wallingford, at that very moment, after having paid his enormous hotel bill in New York, and the expenses of his luxurious trip, had only ten dollars in the world.

"Now then," suggested Mr. Clover, as he passed the hypnotically-won check to his new partner, "we might as well conclude our personal business. I'll make you over half my stock in the company, and take your two thousand."

"All right," said Mr. Wallingford very cheerfully, and they both sat down to write.

Mr. Clover transferred to Mr. Wallingford forty-three shares of stock in the Friendly Hands Trust Company, Incorporated, and received a rectangular slip of paper in return. His face reddened as he examined it.

"Why, this isn't a check!" he said sharply. "It's a note for ninety days!"

"Sure!" said J. Rufus Wallingford. "In our talk there wasn't a word said about cash."

"But cash is what I want, and nothing but cash!" exploded the other, smacking his hairy fist upon his desk.

"How foolish!" said J. Rufus smilingly. "I see I'll have to teach you a lot about business. Draw up your chairs and get my plan in detail. If, after that, Clover, you do not want my note, you may give it back and go broke in your own way. Here's what we will do. We will organize a new operating company for two hundred and fifty thousand dollars, in twenty-five-dollar shares. We will buy over the old ten-thousand-dollar company for one hundred and fifty thousand in stock of the new company. Dividing this pro rata, you and I, Clover, will each have nearly twenty-six hundred shares. Mr. Neil, in place of his present ten shares, will have six hundred, and we will have left four thousand shares of treasury stock. These we will sell among your members. We will reduce your present insurance rate one-fourth, and use the hundred thousand dollars we take in on stock sales to get new members to whom to sell more stock. In the mean time, we'll see money every day. You and I, Clover, will drag down a hundred a week, and I think Mr. Neil will be pretty well satisfied if he gets fifty."

The pleased expression upon Mr. Neil's face struggled with the deepening creases on his brow. Fifteen dollars a week was the most he had ever earned in his life, but he was so full of fraternal insurance figures that his skin prickled.

"But how about the insurance end of it?" he interposed. "How will we ever keep up at that ridiculously low rate? That might do for a while, but as our membership becomes older the death rate will increase on us and we can't pay it. Why, the mortality tables ——" and he reached for the inevitable facts and figures.

"Who's talking about insurance?" demanded Wallingford. "I'm talking about how to get money. Put up the little red dope-book. Clover, you get busy right away and write a lot of circus literature about the grand work your members will be doing for the widows and orphans by buying this stock; also how much dividend it will pay them. When the treasury stock is sold, and we have a big-enough organization to absorb it, we will begin to unload our own shares and get out. If you clean up your sixty-four thousand dollars in this year, I guess you will be willing to let the stockholders elect new officers and conduct their own Friendly Hands Trust Company any way they please, won't you?"

Mr. Clover quietly folded Mr. Wallingford's note and put it in his pocket.

"Let's go out and hunt for some new offices," he said.

He came back, at Mr. Neil's call, to write out that fifty-dollar check, and incidentally made out one for himself in a like amount.

"What do you think of him, anyhow?" asked Neil with a troubled countenance.

"Think of him?" repeated Clover with enthusiasm. "He's the greatest ever! If I had known him five years ago I'd be worth a million to-day!"

"But is this scheme on the level?" insisted Neil.

"That's the beauty of it," said Clover, exulting like a schoolboy. "The law can't touch us any place."

"Maybe not," admitted Neil; "but somehow I don't quite like it."

"I guess you'll like your fifty a week when it begins to come in, and your fifteen thousand when we clean up," retorted Clover.

"You bet!" said Neil, but he began to do some bewildered figuring on his own account. His head was in a whirl.

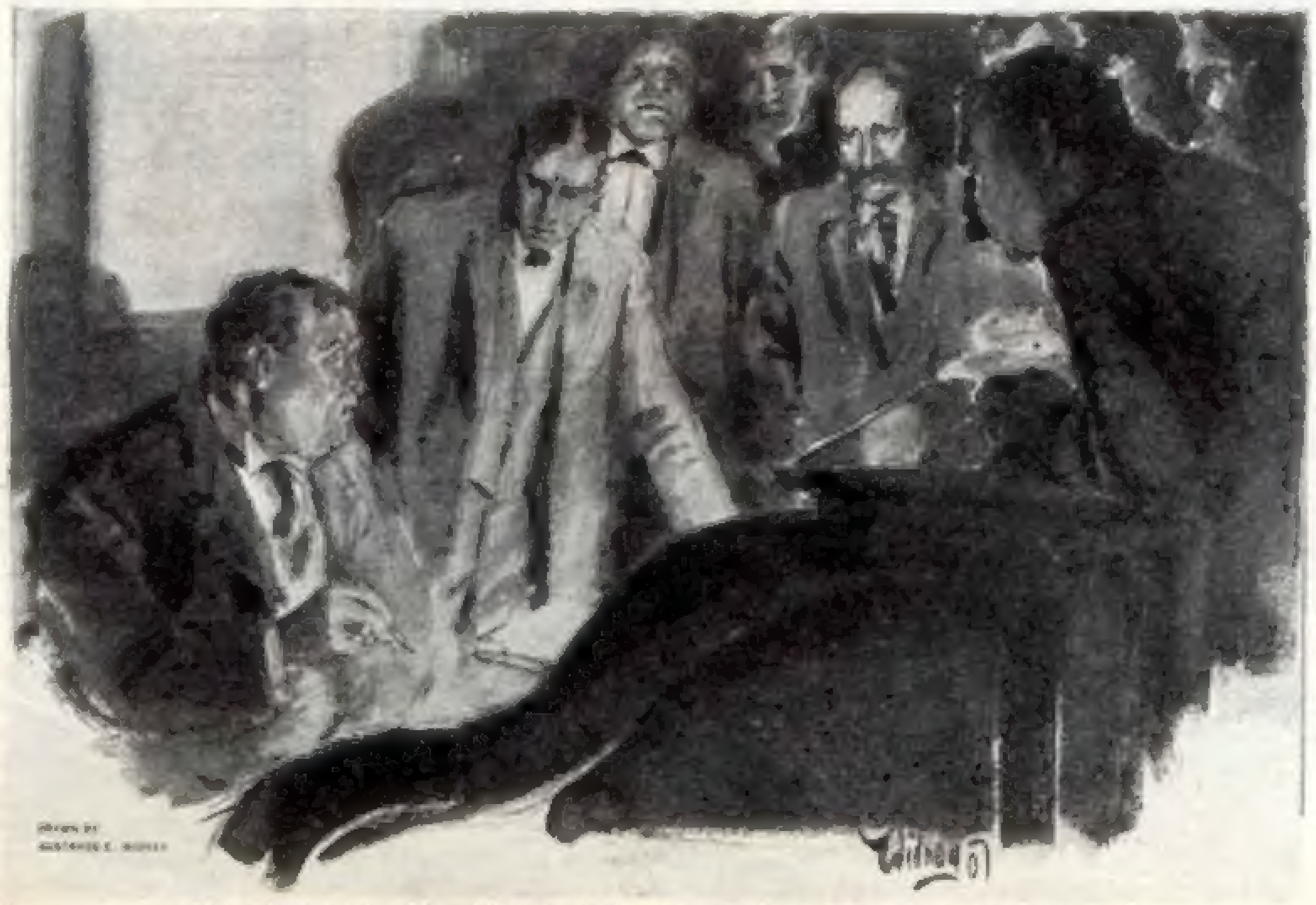
V

MINNIE BISHOP came to work for the Noble Order of Friendly Hands on the day that they moved into offices more in keeping with the magnificence of Mr. Wallingford, and she was by no means out of place amid the mahogany desks and fine rugs and huge leather chairs.

"Her smile alone is worth fifty dollars a week to the business," Clover admitted, but they only paid her five at the start.

She had more to recommend her, however, than white teeth and red lips. Wallingford himself was surprised to find that, in spite of her apparently frivolous bent, she had considerable ability and was quick to learn. From the first he assumed a direct guardianship over her, and his approaches toward a slightly more than paternal friendship she considered great fun. At home she mimicked him, and when her older sister tried to talk to her seriously about it she only laughed the more. Clover, she amused continually, but Neil fell desperately in love with her from the start, and him she flouted most unmercifully. Really, she liked him, although she would not admit it, even to herself, charging him with the fatal error of being "too serious."

In the mean time the affairs of the concern progressed delightfully. For the regulation fee, the Secretary of



"You Must Leave Me at Least a Thousand Dollars to Get Away from Here"

State, after some perfunctory inquiries, permitted the "Trust Company" to increase its capitalization to two hundred and fifty thousand dollars. Even before the certificates were delivered from the printer's, however, that month's issue of "The Friendly Hand" bore the news to the five hundred members of the Order and to four thousand five hundred prospective members, of the truly unprecedented combination of philanthropy and profit. Somewhere the indefatigable Wallingford had secured a copy of a most unusual annual statement of a large and highly-successful insurance company of the flat-rate variety and of a similar sounding name. In the smallest type to be found he had printed at the head of this:

READ THIS REPORT OF THE PROVIDENT FRIENDS TO ITS STOCKHOLDERS

Then followed direct quotations, showing that the Provident Friends had a membership of a quarter of a million; that it had paid out in death claims an enormous amount; that it had a surplus fund expressed in a staggering array of figures; that its enrollment had increased fifty thousand within the past year. Striking sentences, such as:

WE HAVE JUST DECLARED A
THIRTY PER CENT. DIVIDEND

were displayed in big, black type, the whole being spread out in such form that readers ignorant of such matters would take this to be a sworn statement of the present condition of the Noble Order of Friendly Hands. They were invited to subscribe for its golden stock at the rate of twenty-five dollars a share! The prudent members who were providing for their families after death could now also participate in the profits of this commendable investment during life, and at a rate which, while not guaranteed, could be expected, in the light of past experience, to pay back the capital in a trifle over three years, leaving it still intact and drawing interest.

But this, dear friends and co-workers in a noble cause, was not just a hard, money-grinding proposition. The money received from the sale of stock was to be expended in the further expansion of the Order, until it should blanket the world and carry the blessings of protection to the widows and orphans throughout the universe! Never before in the history of finance had it been made possible for men of modest means to further a charitable work, a noble work, a work appealing to all the highest aspirations of humanity and creditable to every finest instinct of the human heart, and at the same time to reap an enormous profit! And the price was only twenty-five dollars a share—while they lasted!

Wallingford had secured the data and supplied the human-frailty ideas for this flaming announcement, but Clover had put it together, and, as he examined the proof sheet, leaned back in his chair with profound self-esteem.

"That'll get 'em!" he exulted. "If that don't bring in the money to make this the greatest organization in the business, I don't want a cent!"

"You spread it on too much," objected Neil. "Why can't we do just as well or better by presenting the thing squarely? It seems to me that any man who would be caught by the self-evident buncombe of that thing would be too big a sucker to have any money."

Wallingford looked at him thoughtfully.

"You're right, in a way, Neil," he admitted. "The men who have real money wouldn't touch it, but the people we're appealing to have stacked theirs up a cent at a time, and they are afraid of all investments—even of the banks. When you offer them thirty per cent., however, they are willing to take a chance, and, after all, I don't see why, with the money that comes in from this stock sale, we should not be able to expand our organization to even larger proportions than the Provident Friends. If we do that, what is to prevent a good dividend to our stockholders?"

Clover glanced at his partner in surprise. From that overawing bulk there positively radiated high moral purpose, and Neil shriveled under it. When they were alone, Clover, making idle marks with his pencil, looked up at Wallingford from time to time from under shaggy brows, and, finally, he laughed aloud.

"You're the limit," he observed. "That's a fine line of talk you gave Neil."

"Can't we buy him out?" asked Wallingford abruptly.

"What with? A note?" inquired Clover. "Hardly."

"Cash, then."

"Will you put it up?"

"I'll see about it, for if I have him gauged right he will be hunting for trouble all along the line."

Wallingford went to the window and looked out; then he got his hat. As he stepped into the hall Neil came from an adjoining room.

"Do you want to sell your stock, Neil?" asked Clover.

"To whom?" asked Neil slowly. Wallingford had shaken his slow deductions, had suggested new possibilities to ponder, and he was still bewildered.

"To Wallingford."

"Say, Clover, has he *got* any money?" demanded Neil.

"If he hasn't he can get it," replied the other. "Come here a minute."

He drew Neil to the window and they looked down into the street. Standing in front of the office building was a

(Continued on Page 49)

THE COLONNA NECKLACE

By Arthur Stringer

I

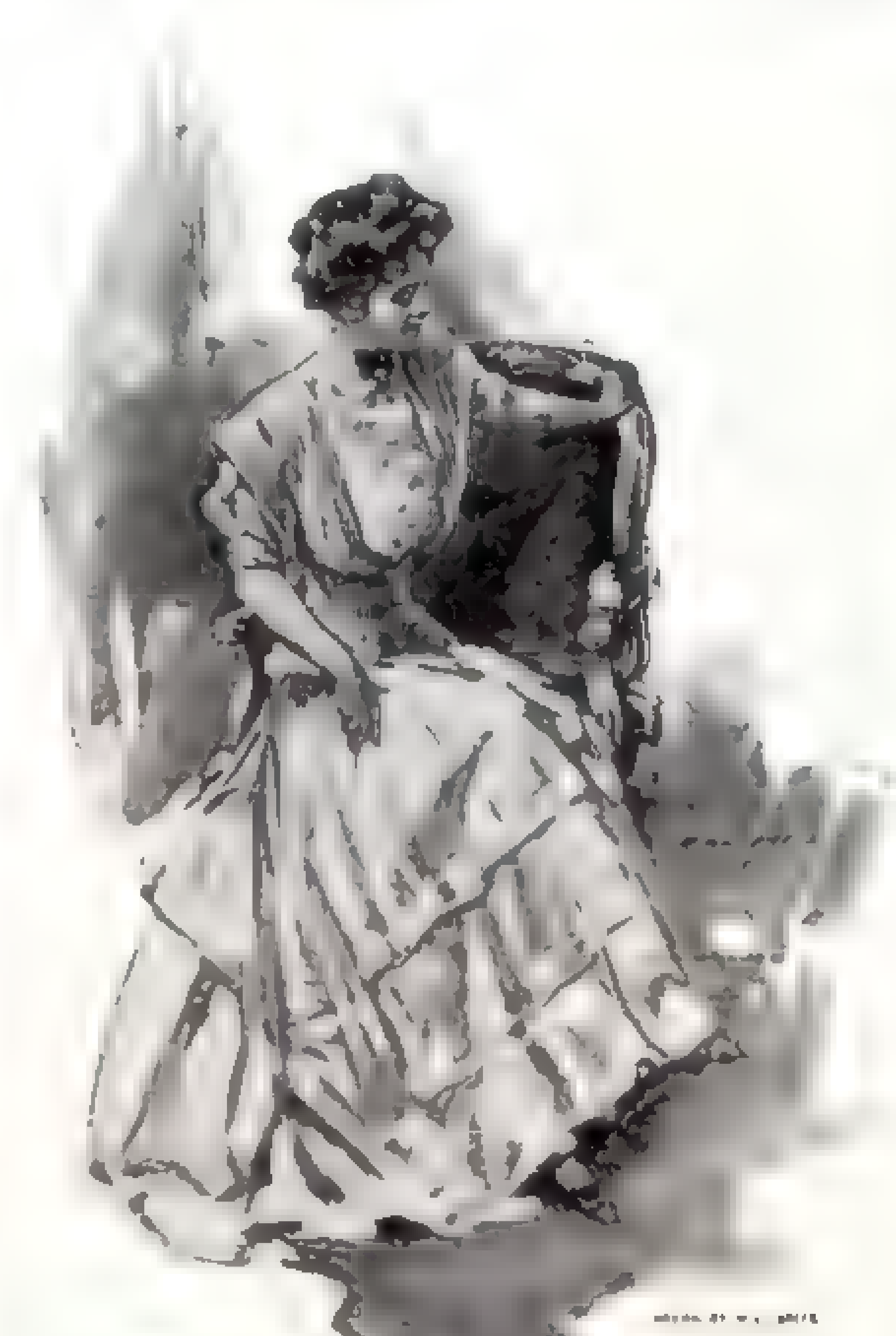
THE topmost room in the house was a servant's room, no longer in use. It opened, by means of an iron ladder and a transom, to the roof. From my boyhood days I had known that this roof, like its comrades along that block of old-fashioned Fifth Avenue houses of brown sandstone, was as flat as the nearby asphalt of Washington Square itself.

Weaver, the second man, was the only one in the plot. There were certain details which made an accomplice more or less expedient. One of these, for example, was the purloining of a pair of feather pillows from the bedroom of the cook (who, let me hasten to add, had already betaken herself off to Brooklyn for the holiday).

Weaver, of course, knew nothing beyond the fact that I desired to complete my disguise, make my escape up the iron ladder, and be out on the roof and away before my sister Alicia could hurry home from the opera. Where might be my goal, or what my purpose, was obviously beyond his comprehension. But Weaver was an excellent man. His face, from first to last, was sphinxlike in its imperturbability. Not a smile disrupted his solemn calm. Yet he secretly regarded me, I felt, as a maniac not altogether too far gone; while I regarded myself as merely an overworked mining engineer who had come home after four years of exile in Costa Rica. New York after Aguacate! The sheer feeling of being once more among my kind kept driving me to foolish and boisterous games with the Callander children, to the peril of the old chandelier crystals, to the damage of the banister varnish, and to the constant danger of Alicia's china-cabinet and the marble Hebe that had been an eyesore to our household for three uncomplaining generations. The rest of New York, Alicia confided to me, accepted me as the fabulously wealthy dictator of the Parroto and Aguacate Gold Concession (which had achieved the distinction of twice giving me fever and once bringing a United States gunboat to Limon, to say nothing of eliciting a three-lined reference in a Presidential Message on Dragoism!). Alicia herself, from the mature heights of three months of married happiness, regarded me as a man who had made a mess of life—she always wanted me to go in the Navy—a man who had wasted his years in far-off and God-forsaken corners of the unknown earth, rather shockingly russet-colored from tropical sunlight, and rather lean in the legs from a touch of coast fever.

It must have upset Weaver a bit, inwardly, to think of me as a scuttle-forcer, or a porch-climber, or an overhead guerrilla preparing for dark and nefarious pursuits. He probably shared in Alicia's secret conviction that I had returned to the family a little "locoed," a trifle queerish and weak-headed from a touch of the sun. He could think what he liked, and so could Alicia. The thing was my own idea, and I intended to see it through.

It had begun, to all intents and purposes, when I had casually, very casually, suggested to Alicia that she might possibly pick up Harriet Langham on the way back from the Metropolitan, and drop in at the Winthrups' any time before midnight. There was nothing extraordinary in that, for we all had our abode in the same old-fashioned block and were supposed to move in what they call the same set. The Winthrup Twins were giving a Christmas Eve dance in what they always spoke of as "The Gym," a top-floor ballroom, which a grim old Puritan parent had been beguiled into paving with polished hardwood, in the innocent delusion that a rubber exerciser and a set of foils would forever keep it true to its original name and intention. And since Alicia had brought the Callander children up from Aiken with her, "to brighten up Christmas for us older folks," as she sympathetically put it to me, and since young Everleigh Langham was home from the "Point" for the holidays (strutting forbearingly about the Avenue with his "braced" shoulders and his caped uniform, while the most heavenly girls in the most heavenly city in the world sighed openly after his gold buttons), and since the arch-enemy, Billie Sewell, was back from Paris ("and making another dead set at Harriet Langham!" Alicia, the born gossip, had confided to me), and since the Fords and the MacFarlanes and all the rest of them would be there, why I, too, intended to be on hand, and most emphatically on hand. I would do it, just to show them I was still one of the old crowd—that there was a little life in the old dog still!



"You Never Saw Such Opals, Dickie"

"But, Dickie, dear, these are children!" Alicia had exclaimed in her sisterly candor. "Then I'm going to be one of 'em!" I proclaimed. "But they're all so much younger than we!" Alicia persisted. "Then I intend to take Herbert Spencer's advice and march with the young!" I retorted. "But you'd feel like a stranger among them, and they'd make your head ache!" "Wait until you see my get-up!" was my cryptic rejoinder. Alicia smiled forbearingly. "What makes you say I'm old! Why, how old is Harriet Langham?" I demanded, in reply to that forbearing smile. "Twenty-four, exactly!" answered Alicia, with that absence of hesitation which a woman alone displays on such occasions. "I think that's a lovely age," I remarked absent-mindedly. "Harriet's so terribly tall!" put in Alicia inappositely—Alicia, by the way, tends somewhat to shortness. "I think she's a goddess!" I replied with vigor. Alicia looked at me mournfully. "So does Billie Sewell," she ventured. "I thought that was all off!" I murmured, in consternation.

"It was. But it's *on* again!" was Alicia's confidential answer. "He sent her a Colonna necklace yesterday!" "A what?" "A Colonna necklace. It's Jhansi gold, the kind that doesn't shine, you know, and it's all made up into a cluster of marguerites and violets. The violets are blocked out in pear-shaped sapphires, cut deep, and the marguerites are made out of opals, one stone for each petal, with big, yellow table-cut diamonds for the centre!" "They have 'em table-cut to keep them big, I believe!" I suggested. "Don't interrupt, and don't be shabby!" reproved Alicia, as she breathed deep, breathed as only a woman can when she's describing jewels. Then she went on with her specifications. "You never saw such opals, Dickie; and there are little baroque pearls along the top——" "It sounds like the Maharajah of Kapurthala!" I rudely interrupted. "I don't wonder you're jealous!" cried Alicia. "Then it *is* a sort of *pak-chabi!*" I asked. And in spite of the silent Alicia, who had bucked like a hunter at my Hindustani, I suddenly began to feel my years. I was old, after all. I had wasted too much of my life in the wilderness. I was out of the running. "But I think she's a goddess, just the same!" I maintained.

"You men always do your thinking when it's too late!" said the oracular Alicia, as she pulled up her gloves and started down for the carriage.

I sat over the fire for what must have been a very long time. I was thinking of youth, of old days and old times, of other and earlier Christmases—and of how, once, I had been made up as Santa Claus, that first Christmas I was home from Harvard, and had put the mistletoe in Harriet Langham's hair, and had brazenly and shamelessly kissed her, and had fully intended to repeat the affront when the General himself appeared in the door. And this was the girl I had dreamed of, year by year, when the moonlit Caribbean ground-swell would fall to sighing on the coral-reefs and the royal palms bent and rustled in the *verano* heat! And I had dared to bring her nothing more than an Aztec idol of gold—a little pagan god that I'd dug out of a Parroto battlefield with my own hands! This, an emblem of dead things, was all I could give her!

No, I told myself fiercely; I had given her more than that. I had given her the unwavering and undivided love of a lonely man for five long years of my life. . . . And I looked up suddenly to see Weaver with a suitcase in one hand and a huge bunch of house-keys in the other.

II

WEAVER'S active part in the plot came to an end when he had climbed the iron ladder in the servant's room and thrown open the great padlock that held the transom hasp to its huge wrought-iron staple. He had already set loose, with a second key, the heavy chain-lock that doubly guarded the house from all skyward intruders. Once the discreet, but doubtfully impressed, Weaver had withdrawn, I opened my suitcase and removed its contents. The first thing I took out was a pair of buckskin moccasins, sewed and beaded in the Selkirks, many years before, by a Stoney chief who had led me to my first mountain-sheep. They would not be out of keeping with my costume, those soft-fibred moccasins, and they would serve the further purpose of rendering my footsteps quite noiseless.

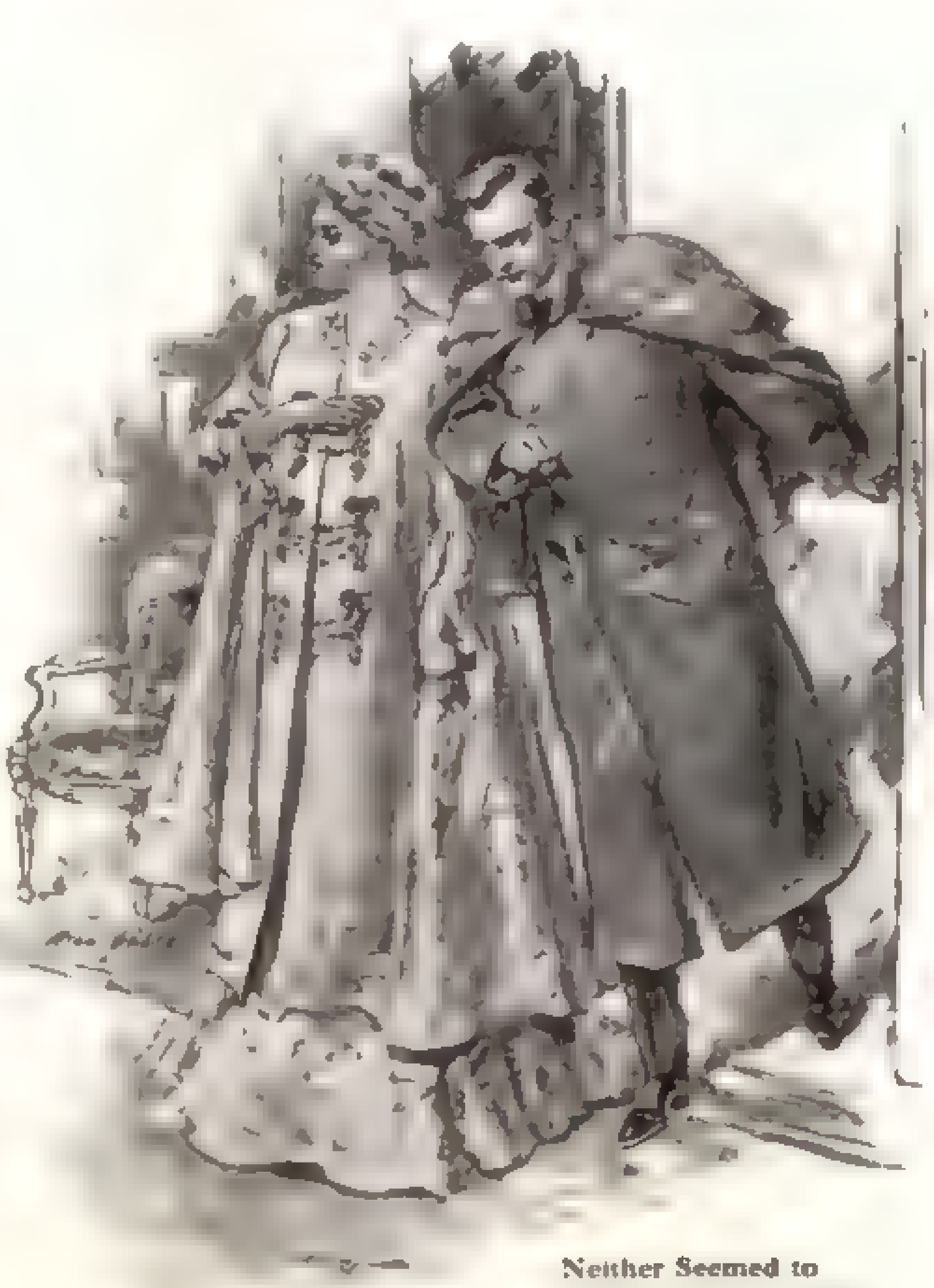
I next took out a turkey-red toque, garnished with moleskin and crowned with a small bronze bell. The tongue of this bell I quietly twisted off and flung away. Then I removed from the case a commodious tunic of red, trimmed with rabbit-skin and adorned with enormous gilt buttons. Next came a pair of leggings, also of rabbit-skin, then a wig of snow-white hair, then a mask, or false-face, reënforced with wax, and remarkable for its round and apple-red cheeks, its flowing white beard, and that generally benevolent cast of countenance which seems to smile from time immemorial out of the mists of childhood. Last of all came a number of packages, wrapped and labeled, and what looked uncommonly like a huge, green laundry-bag.

The task of adorning myself in this costume seemed to bring my lost spirits back to me (for who can become an apple-cheeked old gentleman, and girdle one's waist with stolen pillows, and still nurse crabbed thought?). I carefully stowed away in the green bag my pile of duly labeled parcels, and drew tight the top, and made sure everything was ready. Then I ascended the ladder, opened the transom, and stepped quietly out on the roof. Then I closed the transom behind me and peered about, tingling with a pleasurable sense of impending adventure.

There was no snow, and it was a mild and moonless Christmas Eve. Already, somewhere across the city, an over-early bell was ringing and pealing. From the south of the Square I could hear the bray of horns, and the nearby patter of the hansom-horses on the Avenue asphalt, and the distant whine and rumble of the Broadway cars. But otherwise it seemed very quiet and very remote from the world, up there on the housetops.

Then I started northward, in quest of the Winthrup transom. My tread was noiseless as I crossed the tinned roofs and scrambled over the coping-tiles of the dividing-walls, with the bag on my shoulder. I was gleefully speculating on what a strange picture I would present to any indignant householder who might become aware of my unauthorized transit across his housetop, when my moccasined foot came sharply in contact with an object lying close in under the shadow of a chimney-row. I thought, for a moment, that something had fallen from my bag. But as I stooped and groped about I discovered my mistake; the thing I had stumbled on seemed, to the touch, little more than a small hardwood box. My engineering curiosity was aroused, however, by two threads of cloth-covered wire which were attached to one end of this box. So I knelt down over it, and fumbled about under the turkey-red tunic until I found my matchsafe. Then I struck a light, shielding it against the wind with my hands.

What I saw was indeed a small, varnished box of hardwood, but attached to one end of it by a yard or two of twisted green wire was what I at once recognized as a watchcase telephone-receiver. Beside this lay a pair of pliers and a coil of insulated wire. Two wires, I next saw, ran out from the side of the box and were in turn attached to what I took to be the house-wire, where it ran on pony insulators along the roof cornice. I sat down and felt the box over for a second time. It was nothing more nor less than a lineman's receiver, the instrument usually carried about by men at work repairing or testing a wire. Just why any such receiver should be left where it was, and still attached to the house-wire, which it was "looping" at that very moment, was more than I could explain.



Neither Seemed to Realize the Peril They Had Blundered Into

Then a new and disturbing idea came to me. My eyes, by this time, had become more accustomed to the darkness and I could make out the vague outline of things about me. Five or six paces away was a house-transom, standing like a scuttle above a ship's deck. Something prompted me to make my way noiselessly over to that transom and satisfy myself that it was securely locked. So I tried it, casually, with one hand. To my bewilderment, it opened without resistance. A breath of heated air blew up in my face, on my nostrils smote the subtle yet companionable odor of orderly habitations, before I could let the door drop back into its place. A vague sense of uneasiness crept through me as I stood there wondering what should be done. I stooped low and struck another match, holding it close to the scuttle edge. As I did so I clearly made out spots where the paint had been bruised off and the fresh wood exposed. They were unmistakably the marks of some sharp steel instrument, and that steel instrument had clearly been used to force the door. What brought me to a standstill, with almost a gasp, was the discovery that the wire which ran around the scuttle had been joined together on one side by the splicing in of a "jumper." And that wire, whose circuit had been thus ingeniously abbreviated, could be nothing more nor less than a burglar-alarm wire.

I sat down on the hatch door and tried to straighten things out. Everything went to show that the 'phone wire of the house on which I found myself had been interfered with—had, in fact, been bridged. Then the burglar-alarm wire which protected its only roof opening had been put out of service and left so the scuttle itself could be deliberately forced without arousing suspicion. I believed that only a person with a working knowledge of electricity would have comprehended the fact that burglar-alarm systems were operated on what was called a closed circuit. So the person who had so carefully scraped away the insulating tissue on those wires and as carefully run his "jumper" from one wire to the other, so as to cut the scuttle-lock area altogether out of the active circuit, was a gentleman who somewhat understood his obstacles and was prepared to meet them. No Aguacate peon would ever have pilfered after such a predetermined fashion! For one movement in the mapped-out campaign, apparently, had been the tapping of the house wire and the gleaning of such information as would leave the intruder least likely to discovery or interruption. In other words, the house directly beneath where I sat had betrayed to some interloper on its roof the precise hour when it would be most deserted and most unguarded. Acting on this knowledge, he had already invaded it. And it was ten to one, since his receiver still lay there in the shadow of the chimney, that he was in the house and bringing peril to every member of it at that very moment.

I no longer hesitated. The time for that was past. Quietly lifting the scuttle-door, I let myself down and closed the opening after me. I found myself on a narrow pine stairway, uncarpeted and without a balustrade, in the utter darkness. I stopped for a moment to listen, but the house was as silent as the grave, and not a light the size of a snake's eye showed itself. I felt my way out of the room and to the head of a carpeted stairway, and listened again. All I could hear was the slow and regular ticking of a hall clock far below me. But I kept resolutely on, going down step by step, noiselessly, peering through the unbroken darkness from side to side for some pencil of light or the betraying glimmer along some door-crack.

It wasn't until I had felt my slow and cautious way down three flights of stairs that anything occurred to confirm my suspicions. I had almost concluded that I was in an empty house, that I had foolishly and quixotically invaded the abode of peaceful sleepers. In fact, I began to speculate on how I might explain my presence there, should I be confronted by a wakened servant or by the owner himself. I was still puzzling over this when there broke on my ear a faint and muffled sound, a sort of shrill murmur, a tense and continuous purring. It reminded me of the noise of the electric fan in my Parroto bungalow. Its very mysteriousness put me doubly on my guard, and made me doubly determined to get at the bottom of everything.

So I felt my way about the heavy newel-post, and groped guardedly along the wide hallway, door by door, until I had fixed the direction of the sound. It was, I decided, in the room before me, the room at the extreme back of the house, and one flight up. I nursed the knob of the door in both hands, and slowly turned it back. Then, quite as slowly, I opened the door. The room was unlighted, but the noise smote on my ear with threefold distinctness. So I stepped quietly inside. Then I closed the door behind me, quickly and silently.

III

FOR a minute or two I did not move, but stood there, looking and listening. I had braced myself for the unexpected. But what I saw before me was enough to make any man hold back and weigh his chances.

I had not been mistaken. It was the burglar himself, at work on a cabinet-safe, at the far end of the room. He worked with the help of a pocket flashlight, which he held thrust out before him, in his left hand, a little lower than his face. This gave me an area of light wide enough to see and understand what was going on.

The burglar had already pried off the cabinet's outer door of fantastically carved oak, which had served merely as a screen to the massive and formidable steel vault beneath it. He had, also, either discovered the combination or forced the lock of the vault door itself, for it stood open, and revealed, along the safe's lower and unprotected shelves, what must have been the family plate.

But this was not what the man with the light was after, apparently. For in his right hand, as I looked, I could see that he held a small motor-drill. It was this drill, I began to comprehend, that had been responsible for the faint humming sound that had first arrested my attention. I could see, as I crept a little closer, that the intruder had removed one of the globes from the electrolier above him and in its place had "plugged in" with his motor wires. In this way he was capturing power enough to run his slender drill of steel.

This drill, I could see even as I looked, was directed against the face of what must have been an inner steel chamber or bullion-drawer of the vault. The lock of this chamber had apparently defied his keys and resisted his efforts; so he was now deliberately and methodically boring its lock-bar off, hole by serried hole, across the entire tongue of steel.

I next made note of the fact that the man was kneeling, with his body thrown a trifle forward, so that its weight might fall on the whirring drill. Then, on the floor at his side, I made out what was unmistakably his revolver. I could see the high-lights refracted from its glimmering cartridge-chamber and barrel. It gave me an uncomfortable feeling, to see that firearm so significantly ready, so pregnantly close to him. Then my momentary discomfort merged into a sudden determination to possess it.

So I crept forward, step by step. My approach was noiseless, and I could have touched him, as I dropped on one knee directly behind his stooping back. His right hand, I had seen, already held the drill. If he turned and saw me, my chances to get the gun were at least as good as his own. But I preferred taking no risk and doing the thing quietly.

So I let my right hand slip out, inch by inch, as he threw his light-shaft on the chamber-face and bent over his whirring motor. I could hear his heavy breathing, above the drone of the drill, as my hand closed on the butt of the revolver and drew it noiselessly back. Then I drew off, step by step, and knew I was master of the situation.

IV

I STOOD there by the door, against the wall, studying the man for a minute or two. He was not altogether inviting. Then I unlimbered the revolver, and felt cautiously over the cylinder breech, to make sure it was loaded. Then I moved slowly along the wall, groping for the electric-light switch, which I felt should be somewhere near the door.

A sense of deliverance crept through me when I had found it. But still again I stood peering over at the man and the droning drill, with my hesitating finger above the light-button. As I did so I heard a faint tinkle, as of steel falling against steel. Then the switch of the tiny motor was thrown back with a snap, and the purring ceased. In the silence that followed I could hear the man's sigh of relief. It struck me with a sense of incongruity that it should seem a very human sort of sigh, one of weariness, of gratitude for a troublesome obstacle at last overcome, of satisfaction at a hard task well done. A moment later he had the inner chamber open and was quickly but quietly rifling the house's thrice-guarded strong-box.

I took a deep breath and pressed the button. The electrolier, erupting into light, flooded the room with a sudden bald whiteness that was as blinding, for a second, as had been the darkness itself. One thing, however, did not escape me—the sudden movement of the man. Had the current actually flashed through the figure stooping before the safe it could not have galvanized his limbs into more startling action.

For he leaped upward, as from a spring-board, with a low and guttural cry of alarm, with something that sounded between a growl and a snarl. He seemed to wheel about as he rose, while he was still in the air, with what circus-people call a "twister," and I saw his hand go to his hip pocket automatically, as he fell back against the safe, terrorized, but on the defensive. I had him covered most carefully with his own revolver. I could see his jaw fall and his eyes begin to shift and blink.

"For the love of Heaven!" he gasped helplessly. Then he tried to pull himself together, and peered down at the floor, stupidly, to the spot where his gun had been left. Then he looked at me again, and sidled slowly forward.

"Be so kind as to throw up your hands!" I requested him, for I was now quite calm and self-possessed. He came to a stop, hesitatingly, but he did not do as I had asked. Instead of that he stood grinning at me, half crouching down on his knees. His attitude was not a reassuring one.

"*Throw up those hands!*" I cried, and this time the click of the quickly-cocked trigger broke the silence, for I was taking no chances.

He seemed to become suddenly convinced of this himself, from my voice, I suppose, for he slowly raised his hands above his head. Yet all the time he kept staring at me, wide-eyed and dazed and puzzled. It was only as I stood there facing him, turning over in my mind what my next move should be, that I realized how strange a picture I must have presented to the burglar in front of me. For the first time I remembered that he was facing an apple-cheeked, white-bearded, round-bellied Santa Claus, in a turkey-red tunic with rabbit-skin trimmings. It was no wonder he looked at me in amazement, in perplexity. But as he looked my next movement was determined on, for my eye had caught sight of the telephone receiver on the wall directly across the room from me.

"You will be so good as to take off that coat!" I told him. He slowly lowered his hands, and then hesitated. I knew we were losing time.

"Take off that coat, you fool, or I'll drop you where you stand! Take it off, and hand it to me with both hands!"

"What's your game, anyway?" he asked, out of his perplexity. He had been watching the place for weeks, I took it, and knew each member of that household. He likewise knew that I was not one of it, and I could see by the working of his face that he was still speculating on the meaning of my presence there.

"Quick, the coat!" I repeated.

He slowly took it off, in silence. But his eye was on me all the while—and it was not a soothing eye! He held the coat out, at arm's length, as he advanced. I kept my gun between his scowling eyebrows, and he blinked uneasily as he hung the coat, by its collar, over my outstretched left hand. Then he backed away, blinking meditatively.

Not for a moment did my gaze or my gun now waver from his intent face. But with my left hand I threw the coat up over my shoulder, and then I went through it.

The side pockets were the only ones which held anything of value. There was a chamois bag of what felt like rings and bracelets, a string of pearls wrapped in silk, a few small kid-covered cubes, a diminutive chased watch with a slender thread of gold chain attached. Then came a more complicated piece of jewelry, which for a moment refused to identify itself under my exploring fingers. But as I felt it over for the second time I knew it to be a necklace. Then, as my fingers padded about the sharp outline of its strangely-cut and even more strangely-mounted jewels, a sudden suspicion of what it was came to me, and I could not resist a lightning-like side-glance down at it.

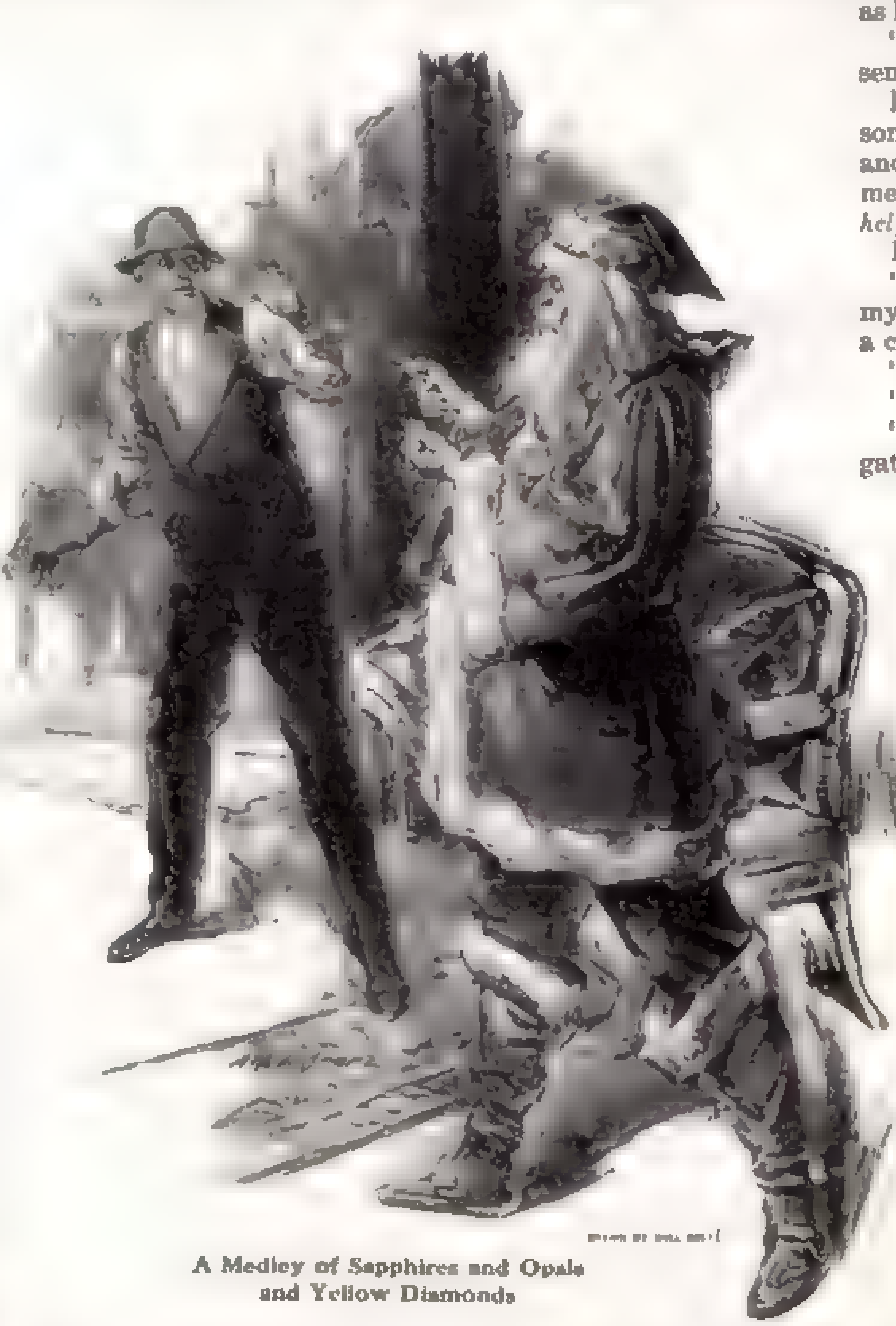
My gaze did not go from the man's face for more than a second, but it was enough. The thing I held in my hand was a medley of sapphires and opals and yellow diamonds, glimmering out of a background of dull gold. It was nothing more nor less than Harriet Langham's Colonna necklace.

V

I PULLED up my red tunic and dropped everything the coat contained into my left-hand side-pocket. Then I flung the thief's garment aside. I was in the thing, now, to the bitter end. Until that moment it had scarcely dawned on me where I was or whose house I had so unceremoniously invaded. Now there could be no drawing back. Now I had something to make it worth while, something personal and palpable to fight for.

"Turn out those pockets of yours, one by one!" I commanded. "Begin with the vest!"

The man did as I told him sullenly, and I watched him with my forefinger crooked, ready and waiting over the trigger end, for it was not unusual, I remembered, for such characters to carry a second gun. The pocket *bouleversement* resulted in nothing more, however, than a small handful of change, a bunch of skeleton keys, an ugly and long-bladed jack-knife, and a stick of sealing-wax wrapped in an old glove back. He carefully restored his inverted pockets, and stood regarding me with wrinkled and lowering brows.



A Medley of Sapphires and Opals and Yellow Diamonds

"What're you going to do about all this, anyway?" he asked me, at last. And his gaze was not an affectionate one.

"This is what I'm going to do about it," I told him: "First turn around! You see that 'phone against the wall? Well, plug in there—you seem to have a slight knowledge of such things, so I won't have to explain how it's done! Plug in there and take up that receiver. Then repeat each word I tell you." "And supposing I don't repeat each word you tell me?" he had the audacity to suggest. We faced each other, for a moment, without moving. "Then you'll get a 38-calibre bullet half-way between the ear and the frontal bone," I answered. It was said so quietly that I was a little surprised to see him turn about on his heel to the 'phone, without a word.

I let my arm down for a moment to rest as he crossed the room and put the plug in place, connecting the extension with the downstairs house-wire. Then he slowly took up the receiver and put it to his ear.

"Are you ready?" I asked, with my gun up, covering him again.

"I'm ready!" he answered in his sullen guttural, without looking round at me, but shaking the receiver-hook fiercely with his right hand.

"Hasn't Central answered?"

"She's speaking now," was all he said.

"Then say: 'Give me Three-one-naught-naught, Spring,'" I ordered.

The burglar half turned his head and looked at me. My revolver was in his face as he did so. He was going to speak, but turned back to the 'phone and laughed a little.

"I suppose you know what that is?" I asked.

"Police Headquarters," he answered shortly.

"Then say it!"

"Give me Three-one-naught-naught, Spring," he called into the transmitter. There was a moment's wait, during which he turned his head and scowled at me, with the receiver still at his ear. "Just bear in mind you've got that gun-hammer up!" he complained. I noticed, for the first time, that his face was wet with sweat.

"Hello!" he suddenly called into the transmitter. Then he waited for me to speak.

"Say: 'This is the residence of Major-General Langham.'" He slowly repeated the words into the 'phone, and slowly repeated the address which I told him. I stepped nearer, and held my revolver-barrel close behind his ear as he repeated my next sentence:

"There's a burglar held here, an overhead guerrilla; send an officer from nearest precinct-station at once!"

I had looked for some squirming and crawfishing, some temporizing or equivocating, but he deliberately and slowly repeated the message, word for word, after me. Then I heard him say into the instrument, "*I want help, quick!*"

His initiative astounded me.

"Just what did you say that for?" I demanded, with my gun once more at his head. I felt like a trainer in a cage with a Bengal tiger.

"Why shouldn't I?" he retorted.

"Did I tell you to?"

"You want help, don't you?" he suavely interrogated. There was already some subtle change in his manner, some new note, that disconcerted me. He seemed more self-contained, more sure of himself, less in sulky terror of me and what I might do to him. The prospect of having a police officer on the scene in ten minutes did not seem to unnerve him. I warned myself to be on my guard through every move and through every moment until that ten minutes had dragged past.

VI

IT BEGAN to dawn on me that the room was insufferably hot. So I tossed aside my foolish toque, and tore the heavy mask from my face. I wondered, for a moment, if it would be safe to lock the man in the room where he stood. I concluded, however, that three second-story rear windows would be too much of a temptation for him. He would be out and away, I felt, before I could reach the bottom of the stairs.

So I gave my attention to the man again, and saw that he was studying my face closely, as though weighing me in a balance. The scrutiny did not seem to leave him quite so much at ease. A new look of trouble crept into his studiously-blinking eyes. It was as though he had seen the full gravity of the situation for the first time. The white whiskers and the apple-cheeked mask, apparently, had lent an involuntary and ironic touch of the jocular to our encounter.

"Look here!" he said of a sudden, "what do you get out of holding me, anyway?"

His question was an audacious one, and I resented its spirit. But it was never answered. For as I stood confronting him the room was filled with a thunder of sound, and a bullet whizzed by over my startled head.

It struck a framed picture on the wall and was followed by the quick crash and tinkle of falling glass. Before I could recover myself and turn, a second report filled the room. This time the bullet struck, for the force of its impact threw me back, like a gust of wind on a bridge deck. It tore through the red tunic, and through the two pillows packed under it, and the thick, red sash that held them in place. A sudden flurry of feathers filled the smoke-wreathed air; but I was unhurt.

By this time my wits had come back to me. I knew the shots had been fired from the darkness of the hall, through the crack of the slightly-opened door. I dropped low, instinctively, on one hand and my two knees, as I fired back into the narrow strip of menacing darkness. My first shot splintered the door-jamb, but my second went

(*Continued on Page 30*)

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Dignified, Unruffled and Unsung Buffer Between the President and the Great Outside

Loeb, the Hunted and the Hunter

WHEN a psychologist feels particularly fit and wants to tackle a hard proposition—one 'way over in the back of the book—he begins to delve into dual personalities. Now, there are plenty of dual personalities. They are as common as the explanations of them, and two-sided people occur so frequently that they excite none but objurgatory remark, which, of course, is neither here nor there when viewed in the high-browed light of psychology.

Still, dual personalities are always interesting, if only from an economic viewpoint. When we consider how hard it is for a single personality to withstand the buffetings of a harsh and non-psychological world, the struggle of a dual personality against the same biffs and bangs must excite pity in even the most contracted and solitary-tenanted breast. Wherefore, leaving psychologists to draw diagrams which do not diagram, make definitions which do not define, and evolve formulas which do not formulate over this dual personality business, it is meet for us to state a simple fact concerning the case of William Loeb, Junior, Secretary to the President.

William Loeb, Junior, is a dual personality. The world knows him but as the dignified, unruffled and unsung buffer between the President and the great outside, bearing on his calm, extenuating front the scars of many impacts of mass plays by patriots who would for a moment whisper into the Executive ear. The world has heard of him as the universal goat for every Rooseveltian policy that after doing did not wear the halo that was visible before it was done. We have seen him, suave and serene, frock-coated and otherwise impeccably clad, receiving delegation after delegation, shooting some in and shooing others out, endlessly signing endless letters, warily dictating wary replies, gazing with unseeing eyes at his Chief on the tennis court that spreads beneath his window, saying a million times a month, "As to that, there is nothing to be given out at present," and have not known the man.

The Loeb of Red Blood and Mighty Deeds

WE HAVE looked on him as the ideal secretary, unselfishly allotting all the bull's-eyes to the Master and uncomplainingly accepting all the misses as his own. Self-effacement has become a science with him, self-abnegation a work of duty and of love. Far be it from him to obtrude himself into the already well-occupied limelight. Far be it from him to pose as anything but a most efficient regulator of the vast stream of business that flows unceasingly through the squat portion of the White House known as the Executive Offices. He is there, always there, and, in our unseeing haste, we have judged him as merely a part of the scenery, merely the big cog of the second wheel.

Thus an injustice has been done. Let it be repeated that William Loeb, Junior, is a dual personality. There are two Loebs—distinct and apart from one another. There is the Loeb we all know, the secretarial Loeb, and there is the secret Loeb, the Loeb of red blood and mighty deeds. There is the Loeb who writes and writes, "I have been instructed by the President to say," and there is the Loeb who, once a year, plunges into the wilderness and gives the instructions himself.

Along in the summer the second personality begins to assert itself. The eye that for almost eleven months is so calm, so clear, so unemotional, begins to flash. The voice that is so even and so cold begins to change until it becomes full-throated and flexible and ready for the ringing hallo through the woods. The frock coat becomes irksome. The desk that is the willing habitat for many weary days and nights is shoved aside. Letters may remain unanswered. Delegations may come and delegations may go. The second personality has the upper hand, and, casting aside the formalities of office, strangling the conventions and throwing them in the corner, the real Loeb emerges only to disappear up the slopes of the Rockies. The second personality has come into its own.

Buried beneath that unimpeachable frock coat the spirit of a Kit Carson, a Davy Crockett, a Daniel Boone constantly struggle for mastery. Loeb, Secretary to the President, is really a mighty hunter, born for giant feats of chase. Fate has chained him to a desk, but Fate cannot always dictate, for once a year Destiny intrudes, and Loeb goes free and rejoicing to face the wild beast in his lair and struggle, hand to hand, with the fierce denizens of the trackless woods.

Carpers may say—indeed carpers have said—that in this, as in all else, Loeb follows the lead of his Chief, but that is not true. When the second Loeb is freed, when the other Loeb has cast off the clutches of the conventional Loeb, there is none of the spectacular about his excursions after game. Loeb goes hunting, with never a camera on the job and never a reporter near the spot. He hunts because buried in him is the lust for slaughter, and because that other personality, that second self, is the reincarnation of the late John G. Nimrod, to say nothing of a few reminiscences of the famed Diana on the maternal side.

Science has repeatedly shown us that a man harboring a dual personality may live for years and not suspect that he has anything more than dyspepsia or a crick in his back. Some of our finest dual personalities, indeed, never did get the double action to which their construction entitled them. Many a man has gone to his grave unheedful that concealed about his person was another citizen who had ideas, thoughts, aspirations and emotions taken from an entirely different package than were the ones he used every day. It is quite probable that Loeb would have suffered this sad fate, that he would have descended to history merely as an extraordinarily-good Secretary to a President, had it not been that Opportunity, marking Loeb's interior boarder for an entrance on the scene, touched the proper spring and liberated that other personality, thus allowing the astonished Loeb full purview of all his attributes, and explaining to him that curious feeling which obsessed him for years, and which he undoubtedly thought was a touch of malaria.

The Charge of the Infuriated Bunny

IT ALL came about this way: Some years ago, when the President was in the wilderness hunting mountain lions and grizzly bears and other fearsome beasts, Loeb was left in charge of the Presidential car that stood on the side-track awaiting the President's return. Until this time Loeb had not known of his dual personality. He had not realized that in him lurked the soul of another Quatermain. It was stupid on that side-track. There was really nothing to do but wire to the people every night that the President was safe and was having fun. One morning Loeb, bored stiff, took a gun and walked across the plain. That was the psychological moment. Just then the second personality made a home run with the bases full.

Loeb was not a hunter. Firearms were strange to him. He had never shot at anything more ferocious than a target. Suddenly, a gigantic rabbit, with glaring eyes and gorged and menacing ears, jumped from behind a sage-brush and advanced on Loeb, making the loud, purring noise usual to such animals when infuriated. The secretarial instinct was to fly, but not so the instinct of the second personality. The other Loeb reached out and took firm grip of the official Loeb, and the joy of battle suffused his wiry frame. The rabbit was coming with tremendous leaps, but it was Loeb, the hunter, who faced it. When less than fifty feet intervened between the enraged beast and the intrepid and regenerated Loeb there was a crashing report and then another, and the fierce rabbit fell dead at his very feet.

From that instant it was all off. Loeb knew what he was, in addition to being the Secretary to the President. He was and is a killer of big game. The second personality had arrived and held full sway. His desire for carnage became insatiate. He tracked countless rabbits to their lairs and engaged them, regardless of the consequences. His escapes were hairbreadth. On several occasions he was given up for lost; but so great was the newly-awakened skill at the chase that he returned to the car each night with bulging bag, modestly to relate his adventures to the admiring circle of his companions. If he could have had his way he never would have returned to the thraldom of his desk. He wanted to stay in the boundless West and hunt forever.

The President was firm. He could not spare Loeb, he said. It has been asserted he was jealous of Loeb's prowess, but that is probably a campaign slander. At any rate, Loeb returned, and for eleven months withstood the pleadings of that other and interior Loeb that was constantly crying for the chase. Then to the wilds again went Mr. Loeb, only to repeat his tremendous feats of trailing and killing the big game of the Rockies.

Back to the Pen's Pacific Task

THIS year the slaughter was terrific. There are whispers of grizzly bears that were knifed on mountain-peaks, of lions that fell before that unerring aim, of panthers that panted their last in his embrace of steel, but only whispers; for, strange to relate, no sooner does the hunter Loeb emerge from the scene of his deeds of daring than the second personality loses sway and the original Loeb comes into view, the original Loeb, suave, smiling and silent, who could not think of telling what he killed or of admitting that he killed anything, he being then, you understand, Secretary to the President, and the President being somewhat of a hunting-man himself.

The Hall of Fame

¶ President Roosevelt likes his eggs hard-boiled.

¶ Champ Clark, the militant Missouri statesman, made a platform tour and lectured in seventeen States during the summer recess of Congress, and then went home and bought a farm.

¶ David Jayne Hill, the new Ambassador to Germany, used to be president of the Rochester (New York) University. He is remembered as a soft-spoken man with a punch in either hand.

¶ William Willets Cocks, of Long Island, who represents the President's home district in Congress, is a Quaker and a man of peace, but he occasionally puts out a few fighting words as spokesman for the President.

¶ John Temple Graves, of Georgia, who has gone to New York to be the editor of Mr. Hearst's American, is celebrated for being able to write more words on a given subject than anybody east of the Mississippi.

¶ Philander C. Knox, Senator from Pennsylvania and the favorite son of that State for the Republican Presidential nomination for the campaign of 1908, is only half as tall as Vice-President Fairbanks, his rival for Presidential honors, and is four degrees balder.

THE NEW REPORTER

And How He Views the Doings at the Capital

Vice-President Fairbanks

I WAS walking on Fifteenth Street and I saw a number of correspondents galloping up the middle of the asphalt as if they were going to a fire.

"What's up?" I shouted.

"Come along," one of them yelled back at me. "Get a move on. Foraker's on his way to the White House to call on the President. Likely to be a knock down and drag out. Hate one another like poison, you know. Get in on it."

So I began galloping, too, and we swept up to the Executive Office like a covey of fat army officers ordered out for a practice ride to see whether they should be retired or not.

We were in time, for a few minutes after we had jammed into the reception-room Foraker came up the walk. He didn't look very belligerent to me. He was smiling and whistling softly, and he gave me the impression of a middle-aged gentleman very well pleased with himself and the rest of the world. His eye wasn't flashing, so far as I could observe, and I don't believe he had a single gun on his person.

He came in, and the correspondents all crowded around him and began to ask him questions. He didn't answer any of them, for most of the queries were rather personal. They tried to draw him out on the interference of the President in Ohio, the attempt to sidetrack him with Taft, and all that sort of thing. Foraker only laughed and, when his turn came, went in to see the President.

"Now, listen," said everybody. "Foraker's the only man who had the nerve to tell the President about himself in open meeting, and he'll get his."

Not a Thud, Not a Pistol's Bark

WE LISTENED. There wasn't a sound. Not a dull thud or the bark of a pistol. It was quiet as a churchyard for a few minutes and then we heard a couple of "Haw-haw-haws!" and Foraker came out, grinning, and the President stuck his head through the door, grinning, too.

"Merely called to pay my respects, boys," said the Senator. "That's all."

We were disappointed. There should have been a mix-up or, at the least, some language that would not be fit to print. Then three or four of the older correspondents came in, and I looked around and discovered that the crowd I had joined were all new men.

The older fellows laughed at us. "Children," they said, "after you have been in Washington a while you will discover that because statesmen hate one another it isn't a sign that they will get into action whenever they meet. The only persons who do that, in these days, are railroad magnates. Here in Washington you may think a man would rob a grave, but you laugh and joke with him and call him 'old chap' until you have a chance to stick a knife into him good and deep. Nobody ever acts the way he thinks in Washington."

That bored me a good deal, for two reasons: I might have known that every Senator and Representative is in duty bound to pay his respects to the President, as President, no matter what the relations between the two are, and it gave those supercilious chaps another chance to show new ones that they are the ones who know it all. After a man has been in Washington a few years he gets it into his head that he is the only one on earth who can possibly know anything about the game here, and the way he patronizes newcomers is enough to make you jump off the top of the Monument, yelling: "Here goes nothing!"

Senator Foraker

The organization with the biggest membership in the Capital is the Of-Course-You-Don't-Remember Club, with its correlative branch, the After-You-Have-Been-Here-A-While Society. They remind me of a lot of palmy-day actors, who have survived from the period when they played Shakespeare without any scenery and lived on the cabbages the audiences threw at them. Unless you have lived here since the days of Samuel J. Randall you are not supposed to be alive.

Things are Not What They Seem

STILL, there is a good deal in what they told us that day at the White House. Nobody in Washington acts the way he thinks. I have found that out when I have been checking up this another-term-for-the-President sentiment among the statesmen. Most of them are yelling themselves black in the face for Roosevelt. That is because the people back home are for the President. And they are preparing to give him nothing that he wants in Congress, and are tunneling around under the surface and putting up jobs to beat him, if he wants to run, and to make as much trouble for him as they can in every way. It is another illustration of the saying of four years ago. The President is the man everybody is for and nobody wants—that is, nobody among the statesmen who think they direct the policies of the Republican party and control things—which they do not.

Secretary Cortelyou

Take the case of Uncle Julius Cæsar Burrows, of Michigan. He toddled in a few days ago and emitted a wild whoop about Roosevelt and all Michigan being for him, and that the delegates would vote to return the President to the White House, regardlessly of any personal desire of the President, because he is a brave, good, noble and altogether lovely person, and the savior of his party and his country. I haven't been long in Washington, but I have heard that Uncle Julius Cæsar has certain mental reservations on the third term subject, and so have most of the rest of them who are singing his praises in one grand, antiphonal chorus.

A glittering exception is Jonathan Bourne, Junior, a new Senator from Oregon, who hasn't served anywhere yet to speak of except at the paymaster's window. He only arrived at the full dignity of his title last March, and there has been no Congress in session until now. Bourne is a sort of a human pinwheel, who has been revolving rapidly ever since he thought he discovered a five-million-dollar conspiracy to defeat the President, from something he heard drop at a dinner he himself gave to a few statesmen and patriots last spring. Bourne has been shouting for a third term for the President from every hilltop, and has so far exhausted his own arguments in favor of the plan that he has offered a thousand-dollar prize for an essay that will give more good reasons why the President should run. Bourne takes himself very seriously, and evidently thinks he is the anointed to do this work, although I am not clear about who anointed him, unless it was himself. At that, I am of the opinion that the President would give two thousand dollars, raising Bourne by a thousand, if Bourne should temporarily lose the power of speech, say for about seven months.

Senator Burrows

Leaving the question of the motto on the coin out of consideration, the art experts who congregate in the lobby of the New Willard Hotel and in other similar forums of free and unlimited discussion of policies, projects and performances, are unanimously of the opinion that the new ten-dollar gold piece is an insult to all the canons of sculpture, painting, engraving, diesinking, natural history, anthropology and nature faking, but, as yet, there has been no concerted movement to refuse them as legal tender, and the stodgy Treasury goes stolidly along putting them into circulation as fast as the mints can make them. St. Gaudens, who is supposed to have made the design, is dead, but if he were alive he probably wouldn't mind the statements that the Indian lady on one side looks as if she were half Greek goddess and half Siwash, and the query as to what kind of an eagle it is that wears overalls much frayed at the bottoms, and where is its habitat? St. Gaudens would not have minded it, for he knew, what a few other people know, that the real designer of the new coin lives in the White House, and if he isn't an authority on Indian princesses and eagle birds, kings of the air, we have no one who can claim the title.

And, speaking of the Treasury, I saw Secretary Cortelyou a few days ago. He isn't having a bit of fun. He looks like a man whose shoes hurt him. As they put it here, he was down in the Post-Office Department, leading a calm and uneventful life, with everything well oiled and going smoothly, the sparker working like an angel and combustion perfect, when the President lifted him out of this vale of sweet content and dropped him into the Treasury. He hadn't turned around twice in his revolving chair before the whole financial situation began to throw fits, froth at the mouth and yell loudly for the ambulance. Since then the whole country has turned in a general alarm, called for all the reserves and the sappers and miners, and Cortelyou has been obliged to insert himself in the breach, before he really knew what made it, or what he was going to do when he got there.

The Secretary's office is in the corner of the second floor of the Treasury. You can look out of the window and see the Sherman statue, the Washington Monument, the Potomac and a lot of other historical things, but you must not make any noise. It reminds you of the reading-room at the Congressional Library, where you see a big sign "Silence!" every time you turn around, until you get so, finally, that you are afraid to breathe for fear you might be ousted. There is a desk in the middle of the room and some big, leather sofas around the walls. Pictures of former Secretaries of the Treasury in gold frames add tone. They are all impressive-looking persons, but nobody remembers their names.

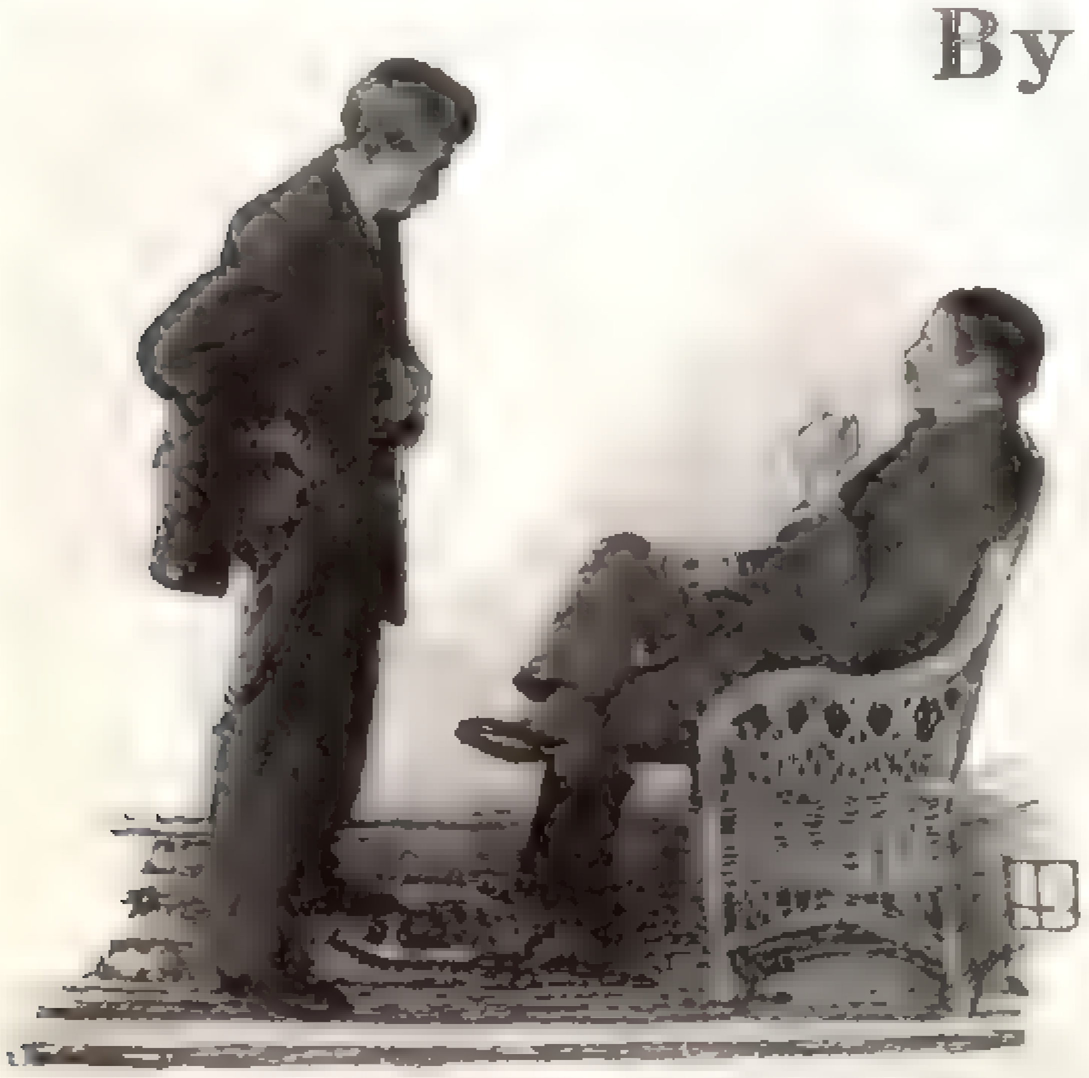
Oozing Into the Presence

THE secretary to the Secretary sits at the desk in the middle of the room. Over in the corner there is a door at which a negro messenger stands guard. A few men sit on the sofas, usually, on days when Mr. Cortelyou is seeing people. If you let the latticed door slam when you come in, the secretary looks at you, and the negro messenger looks at you, and all the visitors look at you in such patent reproof that you think you have committed a high crime and misdemeanor. Presently, the secretary tiptoes over to the negro messenger, whispers to him and tiptoes back. The messenger nods gravely and slides through the door to the inner room so expeditiously that you wonder whether he went through the keyhole or over the transom in the form of mist. He comes out in the same noiseless way and beckons to a man sitting on a sofa. That man gets up, sidles across the floor and is allowed to ooze

(Continued on Page 35)

COUSIN JAMES COMES BACK

By Dorothea Deakin



"I Told Him Plainly What *I* Thought of Her Sweet, Frank Welcome"

"HOW can I live without Peter?" Margaret asked dolefully.

I smiled as I looked at her. Her face is round and pink and glowing with happy, healthy, complacent peace of mind. Her eyes are blue and clear. And yet she has lived without Peter all her life.

"You seem to be managing it pretty well," I murmured.

"Oh!" Her face fell. "Don't tell me I'm getting fat when I feel so wretched. But father is still quite heartless about Peter and me, and I am afraid he will always consider a total absence of any prospect a serious obstacle to marriage. With his only child's life-happiness at stake it does seem rather paltry, doesn't it?"

"I am sure he wants you to be happy," said I.

"But happiness in his way means black misery to me." Margaret threw off her furs and stretched her plump little hands to the blaze. "He won't see that, though it's painfully obvious, I should think. And yet he wouldn't like to think he had a mercenary child, would he? And now a serious complication has arisen."

"A complication?" asked I with interest.

Margaret smiled a little.

"Yes; last night. It was the awful Christmas dinner, you see, with all the aunts and uncles and relations. You were lucky to get out of it, and Peter was only asked because it was Christmas, and good-will to all men, even the poor; and, besides, mother didn't want to sit down thirteen, and they gave Eileen to him. Aunt Emma's Eileen was first in history or something, and she will talk about the Constitutions of Clarendon and depressing things like that. Poor darling, he was gloomy enough already. I wore my new lace dress with the blue satin slip, and the sapphires father gave me for a Christmas present, and I tried to cheer Peter up by smiling at him between the table decorations, but Uncle Groves always came in between, somehow, and appropriated the smiles, and, even if he was so pleased with me that he gave me an extra check afterward to buy fallals, you can't expect *that* to make up for Peter, can you?" She stopped for breath.

"I shouldn't think anything could easily make up for the Constitutions of Clarendon," said I with ready sympathy; "and what about a new obstacle, Margaret?"

Margaret smiled again.

"He's rather a dear," she said thoughtfully. "There's something very attractive about the idea of a Black Sheep, isn't there? And father told mother afterward that this Black Sheep had told him in strictest confidence that he was more than prosperous. Father says that he can see that he is quite a reformed character, and that, anyhow, it's Christian to forgive. And, now that I've told you all about it, what do you think, Molly? You're always such a wise little thing."

I gasped.

"If you could explain," I suggested patiently. "You only left out the beginning, it's true, but what Black Sheep?"

Margaret's rippling laugh filled my room.

"We were dining," she said, "dining, and dining, and dining on and on and on, a long, long stodgy Christmas dinner, and suddenly the door opened and *he* came in."

"Who?"

"The prodigal. Our second cousin James. But he was not dressed in husks and swine, Molly, far from it, but in faultless evening dress with a white camellia, because it had been the fashion when he was banished from the country, poor dear."

"Banished from the country!" I gasped, but I knew from long experience that the only thing I could do with Margaret was to give her time.

"Yes," said she. "I never knew what he did exactly, and even now I can only get the vaguest explanation from mother, but it was generally considered best for the family that he should go as far away as possible. I believe, at the time, they wouldn't listen, father especially, to anything nearer than the Antipodes. But he says we must now draw a veil over the lurid past."

"*Who* does?"

"Father. Oh, Molly, you would have admired him when he came in in the middle of the long, dull dinner and the stupid, dull relations, smiling and sparkling and handsome and calm, not as young as he looked—of course he can't be—but much more imposing."

"Sparkling? Your father? Uncle William sparkling?—No!"

"No, the Black Sheep, with diamond studs and rings and things. Uncle Groves said afterward that he needn't dress like an impresario, even if he *is* a made man, but you know what *his* liver is like at Christmastime."

"Yes," said I with feeling. "But, Margaret, you said he was an *obstacle*."

"That's only what he *promises* to be." Margaret blushed. "He came in and walked slowly round the room till he came to father, and then he stopped, and we all turned and stared at him. He caught my eye at once, and he has such a thrilling smile. And his voice is so dramatic—deep and quite, quite compelling. Like this." Margaret rose to her feet and clasped her hands behind her.

"'I am an uninvited guest.' (These are his very words, Molly.) 'An uninvited, unwelcome guest. A poor, strayed sheep come back to the fold.' (He hesitated a little *there*.) . . . 'to the fold. In the story-books, when the Black Sheep returns repentant in sackcloth and ashes at Christmastime to the bosom of his family, he is received with open arms and forgiven!'"

Margaret sat down suddenly, her blue eyes blazing.

"And then he stopped, Molly, and every one was silent. Like stuck pigs my uncles behaved, and father stared at him and looked him over so carefully that I could have shaken him. My eyes were swimming, and I could hardly bear it. His voice was so sad, and he looked such a dear, as he stood there waiting. I jumped up and upset my champagne over the curate, but I was carried away far above such trifles as *that*. 'Oh, *who* are you?' I said, and I couldn't keep my voice steady. He looked at me for a whole minute—it seemed years—without speaking, and then he said:

"'It's little Margaret. Isn't it little Margaret? And I am your second cousin James, once removed. But the Christmas prodigal is not wanted here. There are no open arms for the poor Black Sheep, little Margaret.'

"And his voice shook. 'Oh, indeed, indeed there are,' I said, and I held out *mine*. Oh, Molly, I *know* you'd have done the same. Christmas Day, too. And then he kissed me, and that roused the others, and father seemed to realize what a Christian spirit ought to make him do, and he shook hands with Cousin James and welcomed him home. And every one crowded round and said they were glad to see him, except Peter, who seems to have taken a most unaccountable dislike to him from the first, and dinner was brought back, and every one seemed so glad to see him and so pleased to have any little excitement.

"And he had a long, private talk with father afterward about his position, and investments, and father told mother and me next morning that all was now to be forgotten and forgiven, and let the dead past bury its dead. You know how full father is of beautiful sayings."

"Yes?" said I, still puzzled. "But in what way is the Black Sheep an obstacle to your happiness?"

Margaret blushed again.

"He's taken a fancy to *me*," she said. "I'm afraid I did welcome him in rather a misleading way, but Peter is *too* silly about it, all the same. If I did act on impulse, I can't altogether regret it. And I like him tremendously. He is so—so unfathomable, you see. I am sure he has had a most interesting life. His eyes are so inscrutable, too. I am sure he has had a most adventurous career. Peter says it's been a jolly sight too adventurous, but then Peter is such a child, isn't he?"

"I'm not sure," said I thoughtfully. "Does your father encourage the Black Sheep?"

"Oh, yes, enthusiastically. You see, *he* was the one who insisted most urgently upon Cousin James leaving the country for the good of everybody, and he wishes now to make up to him, if he can, for his—his—well, for his firmness."

"I see," said I.

"But it's trying for Peter, isn't it, with his depressing prospects?" she suggested, as she went away.

I only realized how trying he found it the next morning, when he came round to tell me his private and particular views of Cousin James.

"Do *you* like him, too?" I asked.

"I *loathe* him," Peter said sharply. "I'm miserably jealous of him. And yet, to tell the truth, Molly, I can't help taking to him a bit in spite of his disgusting affluence. And the awful thing is that he has taken a fancy to me and opens his heart to me in the most infernally candid and engaging way. And he's always talking about Margaret and the sweet, frank welcome she gave him on Christmas Day. I told him plainly what *I* thought of her sweet, frank welcome."

"What *did* you think?"

"I thought her behavior was forward and unwomanly in the extreme. That's what *I* thought."

"Oh, not unwomanly," I said with a smile. "And what does her second-cousin-once-removed James think of Margaret?"

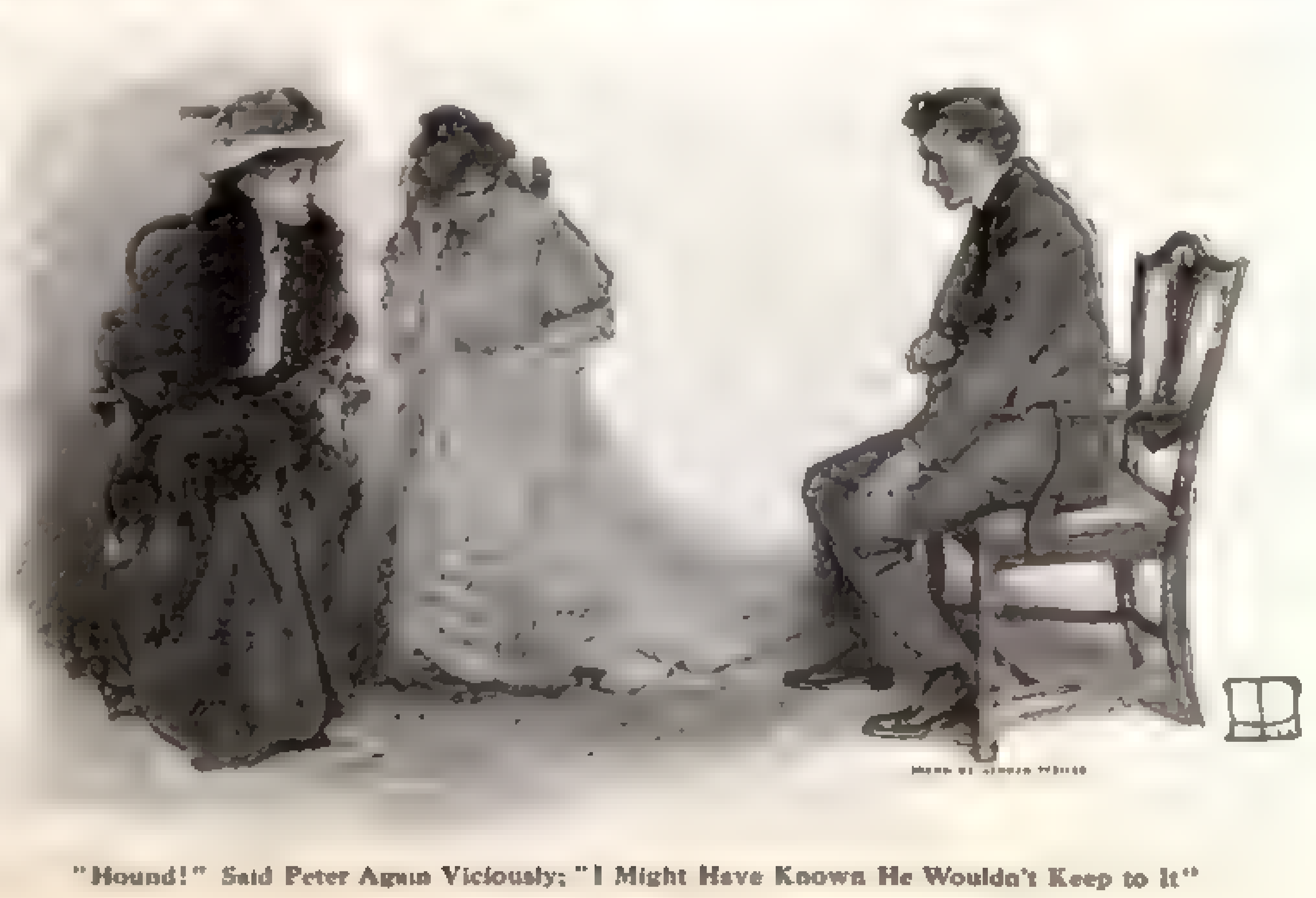
"He means to marry her."

"But, Peter, she loves ——"

"Don't!" Poor Peter's eyes filled. "She mustn't. Look at the way she's been brought up. How can I ask her to leave her motor-cars and things to live with me in horsehair lodgings on three pounds a week and Irish stew?"

"But her father is so rich. Can't Uncle William help ——"

"Her father won't hear of it. Oh, Molly, we've talked the whole wretched business over a hundred times, haven't we? But it's jolly hard to have to listen to another man's infernal hopes. And he asked me if I thought he'd any chance."



"Hound!" Said Peter Again Viciously; "I Might Have Known He Wouldn't Keep to It"

"What did you say?"

"I said yes. I told him he was rich, and that now he'd buried his interesting and disreputable past and been forgiven that the game was his."

"Poor Cousin James," said I thoughtfully.

"I don't see why you should pity him," Peter cried hotly, "although I must say he didn't seem much cheered by what I said. It shut him up for a time, however, which was what I wanted. Then he had the confounded cheek to ask me if I'd wish him luck."

"And did you, Peter?"

He stared.

"What—I? Not much. I told him the truth. I told him I'd been in love with Margaret since I was seven, and, even though I hadn't the slightest hope of marrying her, I wasn't going to pretend I could bear to see her happy with any one else, even if it was possible. That's the kind of affectation I loathe."

"Go on," I said. "How did he like that?"

"He didn't say. He sat quite silently for a few moments, and then said: 'It hardly seems fair to come and cut you out with my money.' And I told him not to worry about that, it was bound to come, and might as well be him as any one else. It made no difference in the end, I said. And then he went away. But it's not a nice world, Molly, for the poor and deserving, is it?"

"Does Margaret encourage him?"

"Yes," he said gloomily. "Deeply. She's fascinated by the romance of the situation, and loves him for the danger he has passed. *You* know the sort of tommy-rot. She's a dear little silly, and though, of course, in her inmost heart she realizes that I am the only man who could possibly make her happy, she always did let sentiment carry her away, didn't she? And when there are motors and diamonds as well ——"

"You're only twenty-three," said I cheerfully. "Margaret will wait, and you will make money presently, and ——"

"Oh, don't," said Peter wildly. "Don't try to raise my spirits. The only comfort to me now is to allow myself to wallow in the depths of gloom and despair. If you tell me that every cloud has a silver lining I shall go home and cut my throat."

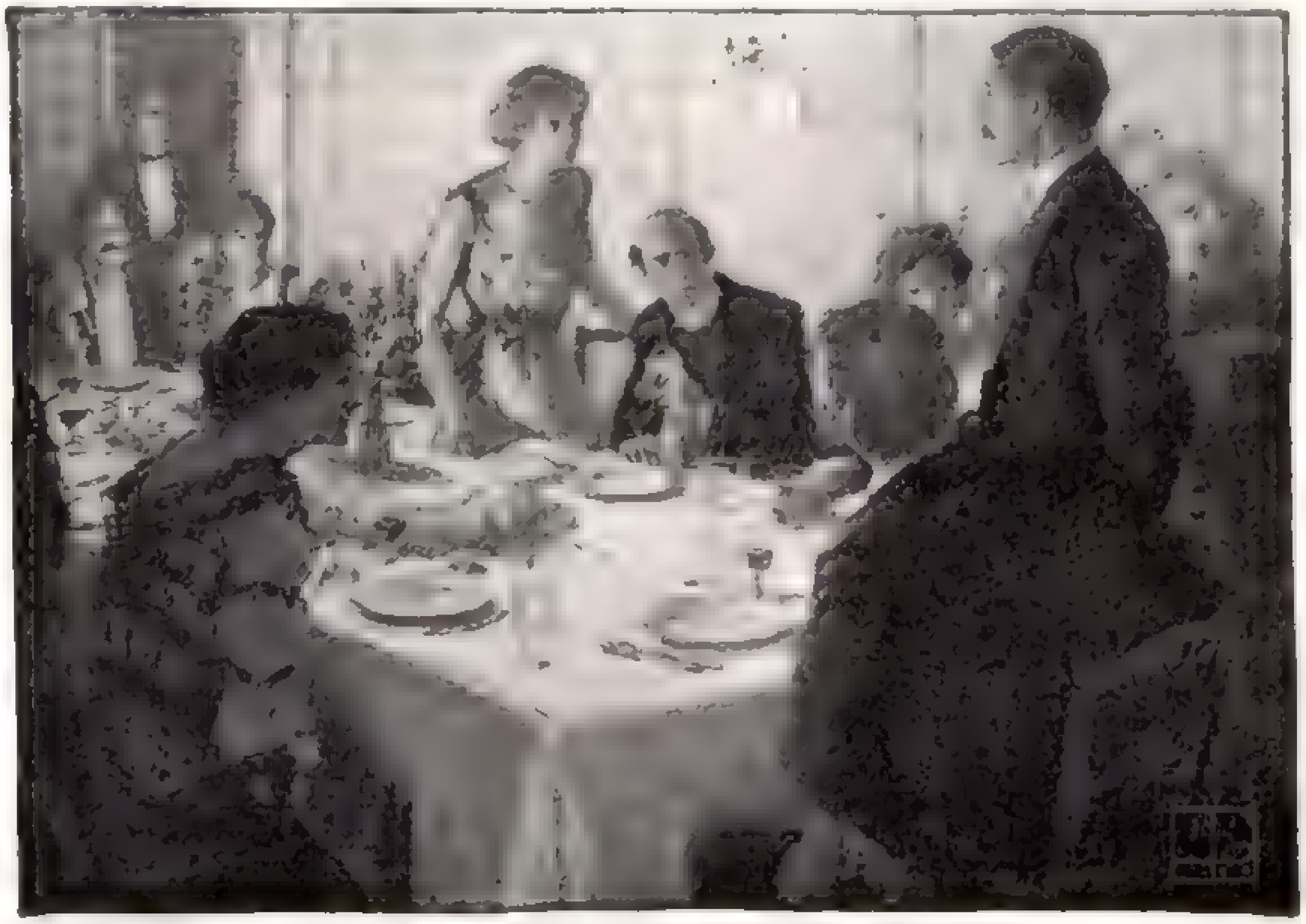
It was a week before I saw him again, and I could see that the clouds which overcast his soul were still as black as night.

"Molly," he said frankly, "I've been a blithering idiot!"

"Dear Peter, do tell me."

"You remember what I said to that confounded prodigal about his money giving him a good chance?"

"Of course I do," said I gently.



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"'There are No Open Arms for the Poor Black Sheep, Little Margaret'"

"Well, he's been laying it to heart. It's awful! He's got the most insane objection to being married for his money. I can't understand it."

"I don't suppose you can," said I. Peter hadn't much imagination.

"He says that if he can't be loved for himself alone he will go lonely and unloved to the grave. It's a shocking responsibility for me, you must see that."

"But why?"

He groaned.

"Oh, he's made an infernal plan and confided it to me, after first making me promise not to tell Margaret. And the worry of the secret is wearing me to a shadow."

I smiled as I looked at his substantial thirteen stone.

"What is the plan?"

"He's going to tell Margaret that he's not rich at all. He's going to tell her that he's an impostor and a pauper, and that he's absolutely unworthy of her. And then he's going to ask her to risk all, consider the world well lost for love, and fly the country with him."

"Good gracious, Peter!"

"Yes," said Peter dismally, "I'm glad you agree with me."

"But, my dear boy, it's your duty to tell Uncle William and Aunt Louisa at once, if it's true."

"But it's not true. He's quite rich, and he's going to pretend all that to test her love."

I looked at him in amazement.

"That ought to be a relief to you," I said slowly, though my intimate knowledge of Margaret made me wonder a little; but no, she couldn't be so silly.

"It isn't a relief," said he, "because it's dragged my sense of honor into the hateful business. It's not fair to let him go in with such a heavy handicap. It's a silly thing to do. I told him so. No woman could stand such a test. I told him I should tell Margaret the truth."

I looked at him pityingly.

"Oh, Peter, Peter!" I said.

"What do you mean?"

"It doesn't occur to you it may be a temptation to her?"

"What?"

"This revelation of Cousin James'."

He stared at me.

"His being poor, you mean? My poverty's never tempted her much."

"No—no. She won't think about the money at all. She'll be fascinated by the romance. She's a sentimental little goose—you know that."

"Ye-es."

"Oh, don't you see? He won't find it a handicap. I expect he knows it. He's cleverer than you, Peter."

"You are very absurd, Molly. He's perfectly sincere, and he hasn't the slightest chance if he tells her this."

"You want him to have a chance?"

Of course not! And that's why I think she ought to know the truth. And you must tell her. He made me promise not to. But I can't help it if I tell you, and you tell her. She *must* know, because it isn't fair to him, and I'm not going to be a hound because I want her so badly."

"You're a great baby, Peter," I said affectionately. "But you're rather a dear all the same."

"I'm an Englishman," said he in offended tones, and I let him go without another word. He was, indeed. But I am very fond of him, and very fond of Margaret, and I quite saw with Peter that Providence had made them for each other. And yet, what could be more hopeless than an engagement between those two. I knew Uncle William would never make them an allowance while he is alive; he is much too near, and always thinks he may live to want it himself. And I couldn't help feeling also that Cousin James was going the right way to get what he wanted. I knew how charmed Margaret would be with the idea of flying with an impostor and a Black Sheep. No, I saw no silver lining in Peter's cloud, and I wished for his sake that the prodigal had stayed with his husks and swine and never come home in peace and good-will to his forgiving relations. But I little knew.

Peter was trying to persuade me to reveal the truth to Margaret a few days later when she herself was shown in, and I saw at once that something agitating had happened. Her cheeks were pale, her blue eyes excited and restless.

"You can tell her before me," Peter whispered; "I shall like to see how she takes it."

"I utterly refuse," I whispered back warmly, and Margaret regarded us with suspicion.

"You must." Peter went over quickly to the distant window.

"You're not very polite, you two," Margaret murmured, "whispering like that."

"Molly has something to tell you." Peter remarked firmly.

And there I was let in for it without a moment to prepare myself. And it isn't easy to be diplomatic and tactful with two people at once.

"Margaret," I said slowly, "has your second cousin James asked you to marry him yet?"

She cast a fleeting, charming glance at the dismal back of poor Peter, and smiled a tearful smile at it.

"Oh, yes," she said.

"What did he tell you about himself?"

"He told me—well—oh, he told me several things." She laughed and sighed in the same breath.

"Did he tell you that he was poor? That he was an impostor and a fraud? That he was obliged to confess the truth because the burning desire of his heart was to be loved for himself alone?"

"Yes," said Margaret, with her eyes fixed on the back of Peter's brown head. "He told me all that."

I braced myself up.

"It was an interesting confession," said I. "But it was all a fairy-tale. He wanted to try you. He wanted to have an equal handicap with"—I looked at Peter—"with others. He lied to you."

"Yes," said Margaret surprisingly, "he told me that, too."

"What!" Peter turned sharply round.

"Yes," said she again.

"When I told him that it could never be ——"

Peter rose wildly.

"Oh, Margaret, you told him ——"

"Do sit down, Peter. When I told him it could never be, he at once abandoned any idea of being loved for himself alone. He said he wanted me at any price, and offered his money as an inducement. He said he could afford to buy me anything in the world, and explained to me elaborately what life would mean to me if I married some—some poor fellow."

"Cur!" And indeed I echoed Peter's remark in my heart.

Margaret laughed a little.

"Wait," she said softly. "Don't call names, Peter—yet."

"Hound!" said Peter again viciously. "I might have known he wouldn't keep to it."

"What did you say then?" I asked her.

Margaret's eyes looked wistful.

"I didn't say anything," she said sadly. "I just sat down and cried, and said I didn't want anything in the world but Peter."

Here Peter rose hastily, and came up to her with a pale face. He evidently mistrusted his senses.

"Cousin James is a darling," said Margaret with a sob. "He was only trying us both."

"Why?" I asked blankly.

"What!" Peter cried wildly.

"He comforted me beautifully, and then he told me all his life's history. He told me how he had been hounded out of the country years ago for a reason which was not worth mentioning."

"He'd better not mention it before you," Peter cried sharply.

Margaret went on with a sob:

"Poor young prodigal. He was driven away to the dogs for anything *they* knew or cared, and the one who was the first to cast him out was father, his very own second cousin."

"Poor Black Sheep," said I softly.

"Well, he didn't go to the dogs," Margaret pursued with a sniff. "He went to New Zealand instead and made money in sheep. Heaps and piles of money, until he began to think he might let himself think of home again. And, with fear and trembling, he came home on Christmas Day."

"Confound him, yes," muttered Peter.

"He said he had forgotten," Margaret went on, "what a lot time and money can wipe out in the way of backsliding or he wouldn't have trembled at all. And, when he was received, to his surprise and joy, with open arms by all his relations, especially father, he made up his mind to reward them for it, to do some one a really good turn. 'Coals of fire are so much more satisfactory than even revenge!' I said to him. And he quite saw it."

"Go on."

"He looked about him, he said, and the first thing he saw was two young lunatics breaking their hearts for each other without a penny in the world to help them to happiness."

Peter looked up sharply. Margaret smiled at him.

"'But,' said Cousin James to himself, 'I must find out first if they deserve it.' So he tested us."

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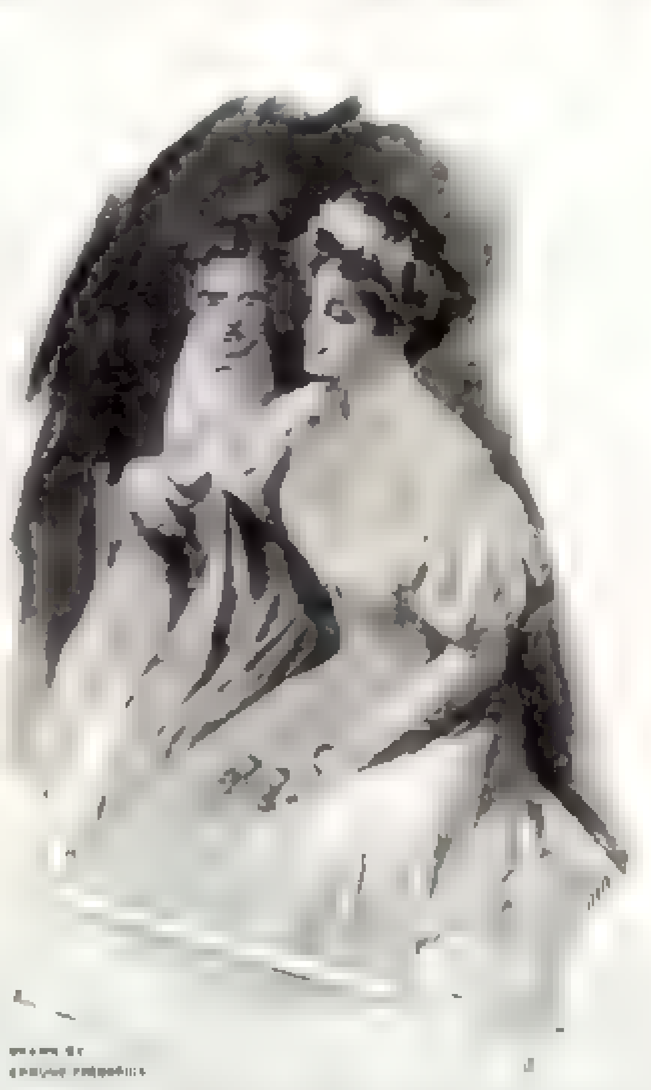
THE AMERICAN DRONE

Beauty and the Beast in Real Life

By JOHN CORBIN

IN VIEW of the fact that the American girl is the daughter of a democracy, she has certainly achieved a triumph in gaining the title of the American Queen. Europe is loth to admit it, but, in effect, it has acknowledged her the most beautiful woman of the modern world, and, in many ways, the most accomplished

On the Continent unmarried girls all bear the stamp of the convent, or of a family life scarcely less secluded from the great world. After marriage they are, it is true mistresses of their own households; but it is universally assumed that each house has also a master, whose comfort is the first aim of the fireside, and whose will in all major matters is respected.



As a Rule, They Do Not Go to the Opera, Unless by Her Royal Command

The German ideal of woman is still the *hausfrau*, and her primary duties, in the words of the Emperor, are the three C's—church, cooking and children. We all remember the wry face which the whole country pulled when President Roosevelt commended to the American Queen a single one of this trinity!

France is too gallant—and much too wise in ways feminine—to confess to any such homely ideal; but it has not escaped observation that French novelists and dramatists neglect the young girl quite, and are interested in the married woman solely in relation to her duties as wife and mother—or the breach of them.

Our literature centres in the ideals and the emotions of our fascinating daughters: the virtues of our married women do not interest us, and their lapses from virtue we reverently ignore. Of all European countries only England approaches us in this matter, and nothing is more obvious than that we have left the mother country far behind.

The situation is strikingly illustrated in the pictorial representation of the women of different nationalities. Gretchen is a tow-headed kitchenmaid of twin braids and wooden shoes, and Marie a neat little cook in white apron and liberty cap. To be sure, these are caricatures, but all the more significant of the fact that Continental countries do not take Ideal Girlhood very seriously. England has, or had, its Du Maurier girl. But, in honest truth, what is her flat profile, and her full face scarcely less flat, when compared to the beauty of the Gibson girl (so splendidly sculpturesque in spite of being more than a little out of drawing), or the flush radiance of the heroines of Harrison Fisher, those goddesses who, even without the aid of color printing, glow with ingenuous young blood like a living presence?

These are no abstract creations, made of a nothing and coming from nowhere. Daily they may be seen in the flesh, not only on Fifth Avenue, in automobiles and at the country club, where our democratic artists delight to picture them, but also in street cars and behind the counters of department stores. We are given them as sisters and, other resources failing, they take us as husbands.

The Traits of American Girls

THEIR beauty is much more than physical. They have, in fact, created a new type of feminine character. The Continental maiden is regarded as unfit for publication among men—being at once too innocent and too ignorant; even her marriage is arranged by her parents. The English maiden, though untethered as regards her personal freedom, is afraid of making any social advances lest she may betray the fact that her one ambition in life is to secure a husband. Both take a good deal of effort to get at; and, when a man makes the effort, he is sure to be confronted by a very practical parent who asks him point-blank most disquieting questions as to the precise nature of his intentions. But the American girl is as independent, positive and approachable as she is beautiful.

Intellectually and socially she assumes the lead, as is becoming in a Queen; and she makes good the assumption. Foreigners who mistake her freedom for immodesty, as, in their ignorance, they are prone to do, quickly feel the flashing fires of her scorn, the barbed arrows of her ridicule, for she is as pure in character as she is advanced in intelligence. Where she has so much to give a mere man, and so little to gain from him, is it not the rankest stupidity to suspect her of so low an ambition as a husband? She has achieved a new, a glorious, a hitherto unattainable ideal—that of lifelong comradeship with man.

This comradeship is by no means irreconcilable with her regal position. Quite the contrary, for where is comradeship ever so delightful as in those whom Nature has created of a superior order? Browning's page sings of his Kate, the Queen:

> How, can this arm establish her
> above me,
> When fortune fixed her as
> my lady there,
> There already to eternally reprove me?

We freely forgive the lad's split infinitive, for we know how he felt. And when my lady descends from her sphere to sit a-rocking by the moonlit ocean we have a revelation of all that comradeship may be, for what communion of mere manly hearts ever aspired to proximity and stage settings?

As I have said, the whole world acknowledges the sway of our Queen. The Gibson girl, and she of Harrison Fisher, are as well known and as unreservedly admired in Europe as are their originals, our sisters, who in yearly increasing numbers are endowing the nobility with their own charms and our fathers' money. Literally, our humble democracy may not as yet have produced a Queen; there is still that prejudice in favor of the blood royal. But figures should not walk on fours: in the case of these trans-Atlantic marriage settlements the least they can do is to march in sixes.

A striking figure anywhere, the American Queen stands out in the boldest possible relief in contrast with her own menfolk—at least as these are commonly seen from the point of view of Europe, and indeed as she in her heart feels often forced to view them. They have no liking for receptions; and, once married, they are quite useless at dances. As a rule, they do not go to the opera, unless by her royal command; and, once there, they most unaccountably fail to sympathize with her ardent worship of Jean or Caruso. At dinner-parties, the life of which consists in conversation, they are often too tired by the day's work to prove stimulating, and, even if they were not, they are intellectually too backward. They have not read Bernard Shaw; and, what is worse, they are quite unable to talk brilliantly about him without reading him. Heaven knows how American society manages to be even as gay as it is!

The patient Queen has done her best, and repeatedly, to achieve a basis of closer comradeship. She talks of the stock market and the wheat pit, of ward politics, and magazine exposures in general, with a brilliancy amazingly unhampered by her very natural lack of knowledge. As the modern athletic movement has brought us sport after sport she has gone in for each in turn, with an ardor that has not fallen short of any detail in the appropriate costume. And still she has been unable to establish any enduring basis of comradeship with her own menfolk. Why these heroic, these altruistic, efforts have failed it would be hard to say; but it is the melancholy fact that all but the most resolute magazines have gone back to picturesque articles and love stories; while, as sport after sport has swept over the land, each, in subsiding, has left its women adherents on the club-house veranda, taking tea in furbelows and despair, while the men are out in the open, crudely sweating and rejoicing in the most abandoned disarray.

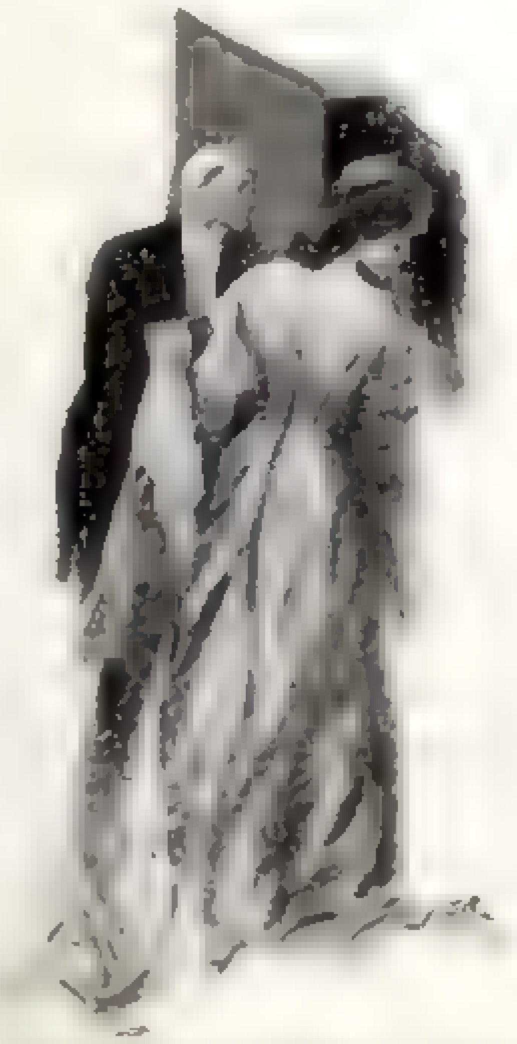
The American man remains what he has always been, hard-working downtown and stupid uptown. Many of our critics have found him a beast of burden, slaving in the heat of the day for riches he does not, and cannot, enjoy—the dull ass who bears nuggets out of the damp and dirty mine to adorn the leisure of its masters. A few observers, with a talent for sentimental pathos, have found his lot precisely that of the Athenian slaves, whose hard labors kept Hellas fed and housed, while their masters had leisure to cultivate the wisdom of Socrates, the dramas of Sophocles and the marbles of Phidias. If we object that we are neither beasts of burden nor slaves, but willing and interested workers, then they change the metaphor. At best, we are like the gray-coated and unsexed worker bees who toil day and night, without leisure and without love, for the sole glory of a Queen whom we ourselves have raised above us to live on our toil.

The simile warns me to abandon a strain—which, I fear, has already become a strain in another sense. In the most level-going seriousness, then, is not this statement of the case, in so far as it is true, wholly to the credit of the American man? Of all the blessings, is there, with one single exception, any that equals work—work unremitting and eager, freely pursued and crowned with success? It is a modern commonplace that the great passion of all life is the struggle to survive. But the American man has a larger joy than that—the joy of advancing by his struggle.

Getting Fun Out of Business

FOR thousands of years now the great hearts of the world have known that the most perfect imaginable form of human government was that of an intelligent democracy—by an educated people and for an educated people. Attempt after attempt has been made, always to end in failure. During more than a century we have lived a republic and, for all our crimes and errors, have steadily grown in republican virtue and intelligence. Incidentally, we have subdued a continent, making ourselves the greatest as well as the freest and the most broadly enlightened of nations. Much remains to be done, it is true—and that is one reason why the American man is still in his shirt-sleeves. If you try to drag him forth to the enjoyment of social and intellectual leisure he shows the spirit of a dog with a bone. He is having the time of his life.

European critics, whose standards are those of an aristocracy, marvel at this. Even of our sports they say we make a business. They never stop to consider that we should certainly not do so if what we call business were not a whole lot more fun than what they call sport. There was a time when we bowed before Oxford and Cambridge, before Henley and before English country life in general, as the acme of gentlemanly sportsmanship. Now, we know that what we regarded as the amenities of manly strife are at bottom only a symptom of British decadence, the result not so much of any positive generosity or spirit of fair play as of a deep-seated indifference to excellence. We know the English sportsman as the most graceful of winners, but also as a man who is neither able to do his best when put to it, nor to accept defeat with dignity. It would be idle, suicidal, to deny that the feet of our young men are apt to roam from the path of the nicest honor on field and river; but their sins spring from too keen a desire for excellence, not from indifference.



Fetching Shawls and Rising to Open the Door for our Wives and Daughters

The final indictment is that American men are not interested in the things that really matter, and are, therefore, themselves uninteresting. That depends. Does it matter that a continent shall be bound together in an organic and effective body, each part brought into the closest coördination with the whole? There are two men very much alive among us who have each created a national artery. One, risking five millions of his own private fortune, secured a tract of mineral lands which is now estimated to be worth from five hundred millions to a billion, and turned it over, with no discernible string on it, to his stockholders. The other has—well, there are busy commissioners at work finding out just what he has done. Let us suppose that the first is an example of gigantic altruism in his devotion to the child of his genius, and that the second is a gigantic criminal. This is the melodramatic view, natural to the

Sport After Sport She Has Gone in For

hurried vision of the man in the street. The truth probably lies somewhat short of the extremes we have assumed, virtues being mingled with failings in the world-old manner. To the intelligent observer, that makes these men a thousand times more worth knowing. And they are only the latest types of our business men everywhere.

It is true that when you meet such men at dinner they are not likely to shine for all they are worth. But since when has conversation been the index of that most significant thing in the world—character? Like most subjects that are supremely worth while, the American man requires to be studied intimately and diligently.

We have heard much of our deficiencies in the arts, ever since Leigh Hunt described this country as one vast shop counter from Maine to Florida. This is the cant of the dilettante who has not learned the truth, known to all great spirits, that the one thing more interesting than artistic creation is the creation of life. Our men have been too busy with the greater to care much for the lesser interest. Yet it is admitted to-day, even on the Continent, that, in our steel constructions, we are creating the one new architectural style of modern times. What modern painters surpass Whistler and Sargeant, what sculptors, Saint Gaudens? None in England and few on the Continent. Our standards in opera and chamber music are higher than those of England, and rival those of Germany. The New Theatre in New York is to give us what England has long cried for in vain, a magnificent institution devoted solely to the artistic side of the playhouse. And it is our business men, not our dilettanti, who are behind this movement to organize music and the drama. In the fields he has attempted, the American man of to-day is the most interesting in the whole wide world.

Our Deficiencies Mainly Social

FOR the rest, the deficiencies with which we are charged are mainly social. Let us not despise the amenities of life. Rightly cultivated, few factors are stronger in moulding national character, in elevating the national ideal. But what is the origin of European superiority? The fact that the aristocrat exploits the miserably poor, and lives on the proceeds in amiable leisure. He is perhaps not able to change the economic order for the better, even if he would. It is established: all traditions are firmly entrenched. So he talks socialism and scumbling, free love and bookplates. Is it altogether discreditable to our men that they have little time for these things?

One grace our foreign critics allow us—chivalry to our womankind. Eager in business, often fiercely cruel, we are willing adorers on the hearth-rug, picking up handkerchiefs, fetching shawls and rising to open doors for our wives and daughters, as if our lives depended upon it. Such a creature is elsewhere unknown in Nature, except it be the bulldog, terror of collies and cats abroad, who is as gentle and adoring as a cherub to the least child of the family. The American husband encourages his wife to be master of his household in all respects as long as she deigns to remain at home; and he acquiesces humbly when she elects to spend months at a time away from him, even to live whole years in Europe. But is such chivalry altogether holy?

Here is an example, taken from life. A man was going to his country house in a motor-boat. His course lay among a network of sunken reefs on the Maine coast, over which storm and tide were surging. It was a twenty-three-knot boat, and only a quarter of an inch of cedar separated him from eternity. But he kept on—until it occurred to him that he had with him his wife's diamond tiara, which he was bringing back from the jeweler's. Then he put about and made the journey by train. His life—to say nothing of his motor-boat—was a bagatelle. But that tiara!

It must be added that it was his wife who saw the humor of the situation—and, more than the humor, its tragedy. Now, as in the Middle Ages, chivalry is the attitude of the stronger toward the weaker, of the more important toward the less important. Where women occupy their just position in life, content to be, first and always, wives and mothers, all they ask is to be treated with justice and solid respect; and the man who is just to his wife, if she is a true wife, knows that money and social position, even the tiara that crowns her American Queen, are bagatelles when compared to their life and love. A woman who separates herself from her husband, either in the society she frequents or by residence abroad, gives unmistakable evidence that she is not his wife.

His comrade she may be. But is such comradeship an enduring, even a natural, relationship? Is it not rather, in the terms of the scientific definition of the unnatural, a relationship which is not essential to the advancement of the species? How does it differ, except in the accident of legal and social sanction, from that other form of comradeship between the sexes which the American is too chivalrous to call by name? The fact that the American man is satisfied with such comradeship is proof enough that the one thing he really cares for is his business. Whatever chivalry he may be master of at odd moments is based on a very real and deep-seated, though usually unconscious, contempt.

The ready answer is, of course, that when a wife grows away from her husband, it is his fault—the fault of his too great absorption in affairs. The indictment, if true, is a grave one. The only thing in the world as important as work is love—a sane cultivation of the heart. Modern science has established no fact more clearly than that the advancement of the species results from two coördinate factors: the struggle with the material world outside the household, and the amelioration of individual character within it. The triumph of the human race is seen no more clearly in its destructive and its creative energy, which has made it master of the beasts and the continents, than in the prolongation of the period of adolescence, during which its extraordinary faculties develop in a régime of loving discipline. The American man is hard on one job. Is it quite reasonable to hale him in court when work on the other falls below standard?

The fact is that the comradely American wife, even if her will is right, lacks the intelligence, or the energy, to make her will effective. When one of our most flagrantly rapacious corporations was lately under trial by a Federal commission, the wife of the head of it, a woman of high ideals, used to lament his misfortune in public, clearly regarding him as the victim of persecution. Her monumental ignorance was unexplainable until she casually remarked that her husband had made it the rule of his life to leave his business downtown, permitting no word of it in the household. That is the method of many another shrewd American husband whose ways of life are dark.

The feminine mind has many ways of winning confidence, of enforcing moral strength when it is needed. Wives who find themselves excluded from their husbands' counsels will do well to read the scene of Shakespeare in which Portia, "Brutus' Portia," asserts and makes good the dignity of wifehood:

These are No Abstract Creations

> Within the bond of marriage, tell me, Brutus,
> Is it excepted I should know no secrets
> That appertain to you? Am I yourself
> But, as it were, in sort of limitation,
> To keep with you at meals, comfort your bed,
> And talk to you sometimes? . . . If it be no more,
> Portia is Brutus' harlot, not his wife.

When American women are wives and mothers in fact as in name, American business will be saner and more honorable, and American social and intellectual life will not be the erratic, vapid, one-sexed thing it is. A very large, and altogether the most prominent, class of American women, however, has no desire for such a vocation. They are far too busy with their own careers. No one nowadays denies any human being the right to live independently by independent labor, or questions the practical ability of the feminine mind. But this is a very different thing from granting that women's work outside the home is essential, or in any real sense valuable, in the national life. Almost without exception, the American woman's attempts at a career have been futile, and often they have been notably, even pathetically, ridiculous.

The brief annals of our experience with woman's suffrage show indisputably that American wives do not want to vote and cannot be made to vote; and indications are not lacking that, when our women do enter public life, they are a distracting, even a noxious, influence. In business life their utility is narrowly limited. A prominent merchant lately began filling all his more important clerical positions with men, and for a very significant reason. He did not deny that women clerks and stenographers are mentally equal, even superior, to men. But they lack, he said, both the physical and the nervous force to stand the frequent and necessary crises of rush work; and it usually happened that when he got a woman trained up to a difficult position, she left him to get married. The instinct of the race is more powerful than the pride of individual independence. When men marry, on the other hand, they become better workers—steadier, more ambitious and more intelligent.

Mothers are Obsolescent

Among all modern countries, intelligent observers agree, women have made themselves most powerful, commercially, in France; and the reason is that, whether they sit behind the shopkeeper's till or coöperate with the man of larger affairs in the drawing-room or at the dinner-table, they are in business, not as an unsexed individual, but as a wife. In one field American women have been notably successful; but this is a field in which their social instincts, their knowledge of character and their moral and spiritual intuitions find fullest scope—the field of poetry and fiction.

As for the women's clubs, the vitality of the hold they have taken on the affairs of the day may be judged by the following lament of a member of the New York City Federation: "The serious side of the Federation suffers" because "a large proportion of the membership" are "frankly committed to amusement and the social importance of office-holding. . . . At election meetings they attend in large numbers, and bring about conditions that cast a reflection of silliness on the whole woman's club movement." The Federation is striving, and in vain, to found a working-girls' hotel. "If [its promoter] had appealed to the general public, no doubt the funds would long since have been forthcoming, but it was launched in the name of the Federation. . . . If thirty-five thousand club women were really interested in one of its own undertakings, it could be counted upon to be promptly put into execution."

Fathers' Clubs the Theme of the Future Poet

HERE is an utterance, from a Chicago woman's club, which is truly memorable for its statesmanlike grasp of a great national crisis. The orator laments that "the good, old-fashioned father," who really formed a part of the family, has degenerated into a mere "source of supplies." True, too true! But listen to the remedy. "We have mothers' clubs and mothers' magazines, but why not have also fathers' clubs and fathers' magazines?" Paterfamilias, materfamilias! What is home, the poet of the future will sing, without a fathers' club, without a fathers' magazine?

Again the answer of the modern woman is more than ready. As yet, they concede, our women are—what they are. After so many thousand years of brutal suppression, it will take time for them to recover their pristine vigor and ability. Mrs. Charlotte Perkins Stetson Gilman has written a poem to point the way back to Nature:

> The female fox she is a fox,
> The female horse a horse.

The rest of the poem, to use a polite locution, I disremember. But the sense of it is that the female fox is craftier than Reynard, the female horse swifter than Bucephalus. Maud S. and Nancy Hanks are the heroines Mrs. Gilman sings. Woman, when she comes into her birthright, will be a female man. The ancient Irish cry of equality will have to be revised. The female man will be as good as the other kind of a man, yes, and a dom site better!

The one thing Time never does is to turn backward. And if he did there is abundant evidence in biology to show that the result would not be quite what Mrs. Gilman pictures. Sex is an evolution. In the earliest forms of life it does not exist; and, as life has ascended, the difference between the sexes has become more and more pronounced.

As a specialization of employment is the mark of the highest civilization, so a specialization of function is a mark of the highest individual evolution. In the unstable life of the lower animals, exposed on all sides to danger of annihilation, the female has to be as cunning and as swift as the male, who is quite powerless to protect her. But in human society the male has achieved the function of providing and protecting, while the female has achieved a specialized capacity for motherhood unequaled, unapproached, in all animate life.

It is true that American woman is weaker physically than she might be—weaker than is compatible with the health of the race. But that, scientists assure us, is the result, not of man's oppression, but of his chivalry in giving her the freedom of her intellect as regards corsets and pink teas. The brutish peasant woman of Europe works in the fields till within an hour of childbirth, and comes grinning back to her hoe an hour after it. The American woman will never work in the fields, any more than she will rival men on the cinder path and football field. But, if she is wise, she will win forward to a time when childbirth will neither endanger her life nor take her long from the moral and spiritual activities of the family and of sane society.

For, as the function of man is to build up the nation in its industries and its laws, the function of the woman is to build it up in character and heart. The wheat crop and the corn crop have never suffered for the lack of keen and intelligent devotion. But the one crop which gives value and significance to everything else in our world has been neglected, and that is the crop of young Americans.

Far from being the queen of our national hive the American woman is in reality the drone. As the queen bee — that prodigy of indefatigable, inexhaustible motherhood — consecrates her life to the vital future of the hive, so the workers no less prodigiously sacrifice themselves to its material future. But the drone, gorgeous to the outward view, lives on the hard-won treasures of the community in aimless futility.

In wartime, it is true, the American woman is a patriot — none greater. Her power of inciting others to deeds of heroism is stupendous. But with every century war is becoming a less and less prominent factor in progress. The great hope for our nation is in the character of our people, in their minds and their morals. Very largely, too, it lies in the sheer question of numbers, for, as long as progress comes through the survival of the fit, many lives must be tested before one can win forward to the highest fulfillment. Much beauty and many graces will not avail a nation whose women are traitors to its future.

When our foreign critics speak of the American woman they have in mind the wives and daughters of unwisely chivalrous men, who, absorbed in their own creative work, have blindly allowed their women-folk to pursue ignorant and half-baked ideals of emancipation. I have assumed their point of view only to show the more clearly that the creature they laud is no wholesome growth from our soil, but an unwholesome if brilliant parasite. The majority of our women are, in the nature of things, true to themselves, to their homes and their country. If they were not, the country could not be what it is, for the men who have made our country are themselves the creation of our women, who are thus equal partners in our greatness. Yet they, even more than the men, are to blame for the fact that a noxious ideal has become so generally accepted.

As for the American Drone, she is a traitor not only to her country, but to herself—and this is a matter to which the bias of her temperament should make her peculiarly sensitive. It were useless, perhaps, to plead that the only real happiness comes in giving every function its normal activity—or, as Stevenson has very happily expressed it, in living life bravely and fully through all its stages. It would be equally futile, I fear, to preach of the deep inward joy that comes to the spirit that resolutely faces the inevitable tragedy of human life. Far more to the point is the fact that the cowardice of the American woman has left its devastating touch upon the beauty of her character, of her very face.

Lacking all vital contact with life, ignorant of all the deeper wells of human impulse, her mind and her very good looks are as superficial and as trivial as her activities. The beauty of girlhood is great; but there is also a beauty of wifehood, a beauty of motherhood, and a beauty of old age. It has often been remarked that in fashionable life Grandmothers have ceased to exist—though one still finds an occasional granddaughter. Mothers are obsolescent, and though girls still aspire to be wives, they no sooner achieve a husband, as we have seen, than they lose him. The ideal of American womanhood has become stunted to the measure of the patent girls of popular illustration.

An English traveler, perusing the list of Americanisms in the back of his Baedeker, came on the following: *Chicken: a fowl of any age.* "And is it not also true," he asked of his American host, "that your girl is a woman of any age?" It is, alas, it is!

The Nantucket Idea

BY WILLIAM HICKOX

THE dwellers of Nantucket are mainly descendants of the seamen that formed the first whaling fleet of our country, and a dwelling in this quaint old town that is not at least a hundred years old is scoffed at as modern. Thousands of summer vacationists go there now, mostly from New York and the West. Bostonians, oddly enough, go there but seldom, although the island is but a few hours' run from Boston. The town crier with his bell still does duty for a morning newspaper upon the public square; the superannuated policeman preserves the peace, even going to the extreme of placing an occasional malefactor in duress within the calaboose.

It was indeed a fertile field for the relic-hunter, and well he worked it; he fairly stripped the old houses of their clocks, furniture, door-knockers and such like. But that was several years ago. Now, the Nantucketer has learned the wisdom of the serpent. The market rate on brass knockers is five dollars each; a rusty hinge fetches a dollar, while quotations on a grandfather's clock or a spinning-wheel assume the dignity of a high financial transaction.

A few years ago, after the tide of summer visitors had set in in earnest and most of the old truck worth carrying away had been sold, a small hardware dealer of the town, whom we will call Captain Cuttle, had an idea. It was not exactly an original idea, but it served. He used to buy his hardware from the old Boston firm of Brooks, Baldwin & Robbins. One day a drummer from this firm, on his annual visit to the island, was surprised to get an order from the Captain for four dozen brass andirons, which cost at wholesale about three dollars and a half each. This order was duplicated the following year.

"Good work, Cap'n," said the salesman. "How do you do it?" And the Captain told him. The andirons were put in the damp cellar of the shop during the winter to "age." They were ripe when the summer influx of antique hunters arrived. One at a time they were exposed to view in the shop, covered with verdigris, and, whenever the door opened and one of the antiquarian species entered, the Captain got busy with a rag, polishing the andiron, being careful, however, not to rub too hard. It worked like a charm. According to the wily Captain, here is what usually happened:

Enter middle-aged woman, fashionably gowned, who glances keenly about the collection of old ironmongery. The Captain appears disinterested; just keeps steadily on his job of wiping. At length the woman discovers what he is doing.

"Why, what an old andiron! Where did you get that?"

"Oh, picked it up," answers the Captain. "That's all."

"Dear me, but it looks to be very old. How old do you suppose it is?"

"Dunno. Don't think nobody knows for sure. It came from one of the old families—the Brooks family, you know."

"*Really?* What do you ask for it?"

"Wal, now, I didn't cal'late to sell it at all. I thought I'd just brighten it up a bit and keep it myself. Can't pick up no andiron like this every day."

"Yes? Well, how much *would* you ask for it?"

"Oh, I dunno. I suppose I'd take twenty-five dollars for it."

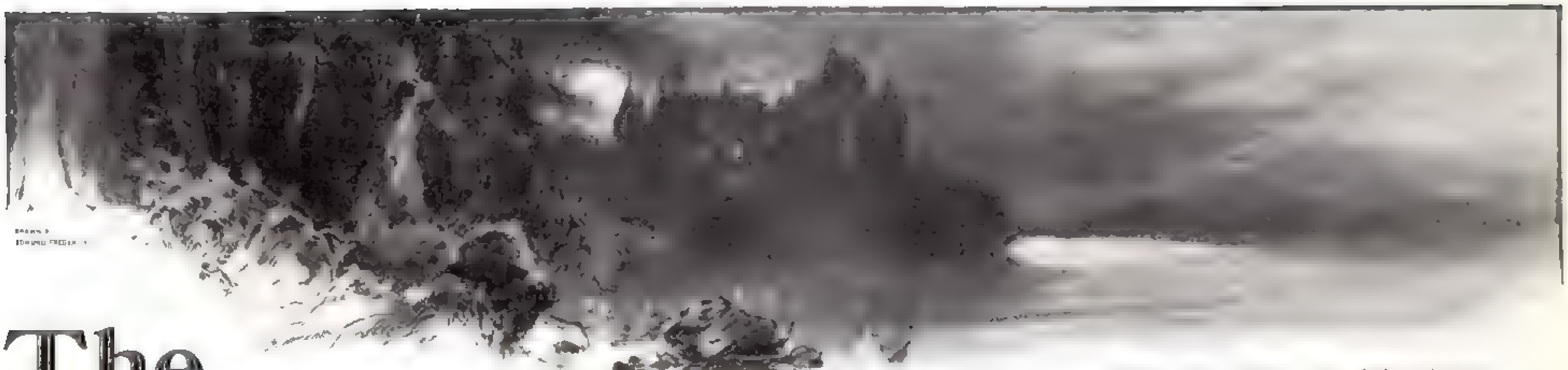
And ten chances to one the bait would be swallowed, hook, sinker and line.

Whether the Captain is yet at the same old stand, wiping up the same old andiron, or whether he has evolved a bigger bunco game, such as selling railroads on Wall Street, I cannot tell; but he is sure to be successful.

THE NIGHT BEFORE CHRISTMAS, 1907

By Carl Werner

'Twas the night before Christmas, when all through the flat
Not a creature was stirring, not even the cat.
Above the steam-heater the stockings were placed
In hopes that by Santa they soon would be graced.
The children were snug in their wee folding-bed,
While visions of Teddy-bears danced through each head.
And I in pajamas—likewise in a grouch—
Had gone to my patent convertible couch,
When out on the asphalt there rose such a clatter,
I sprang from my bed to see what was the matter.
A mantle of darkness enshrouded the room,
The "quarter" gas meter had left us in gloom,
But, after detaching a chair from my feet,
I threw back the curtain, looked down the street.
The arc light shone bright on our new garbage-can
Awaiting the call of the D. S. C. man;
And what did my wondering optics devour
But a big touring-car of a hundred horse-power
With a businesslike chauffeur, so shiny and slick,
I knew in a jiffy it must be Saint Nick.
As dry leaves before the wild hurricane fly
He ascended the fire-escape—nimble and spry.
I drew in my head, and was turning around,
When in through the airshaft he came with a bound.
His coat was of broadcloth—the finest I've seen—
Though it smelled rather strongly of fresh gasoline.
A bundle of banknotes he had in a sack,
And he looked like a winner just home from the track.
His cheeks were like roses, his nose like a cherry;
He'd the air of a man who is satisfied—very!
A fragrant Perfecto he held in his teeth,
While its smoke crowned his ten-dollar tile like a wreath.
He had a broad face and a well-nourished belly
That shook, when he laughed, like a bowlful of jelly.
He was chubby and plump, but a shrewd-looking guy,
And there gleamed through his goggles a keen little eye.
He spoke not a word, but the foxy old elf
Just walked to the mantel and laid on the shelf
A letter, typewritten in businesslike style,
Then down the dumb-waiter he sped with a smile.
He jumped in his car, and with three loud "honk-honks,"
He whizzed 'round the corner and off toward the Bronx.
I opened the letter, the message I read,
And then I crawled silently back into bed;
For here's what I saw—with dismay and disgust:
"RETIRED FROM BUSINESS; SOLD OUT TO THE TRUST."



Window After Window in the Château Flashed Into Light and Darkened Again

The Invisible Marquis of Gallantreve

By ROBERT BARR

I

IN A SQUALID attic on the heights of Montmartre, whose only advantage was the magnificent view over Paris offered by one dingy window, the gay Marquis of Gallantreve lay dying, yet making a joke of death, as he had made a joke of life. If years alone were to be taken into account, the Marquis should have been but little beyond his prime; but he had well earned his title of "gay," had overdrawn his balance at the bank of vitality, and now the foreclosure had come.

Near the head of the bed stood a youth of eighteen, whose eyes were moist, and whose nether lip quivered a little now and then, despite his evident determination to maintain his self-control. His serious expression of countenance showed in striking contrast to the cynical grin which marked, with ghastly and incongruous impropriety, the pallid lips of the dying man. By the bedside a rough wooden table had been placed, on which stood several bottles of now useless medicine; but the most conspicuous object was a black japanned metal case, similar to those in use by lawyers to hold separately the complete papers belonging to the client whose name appears in white lettering on the side. The lid had been thrown back, exposing numerous documents tied together in small bundles.

"Henri, in another hour you will be eleventh Marquis of Gallantreve."

The grimace became more accentuated, as if the man thought he had said something humorous.

"Luckily, it was not possible for me to pawn the title, otherwise, I fear, dear boy, it would have followed the property, leaving you plain Henri Francet."

"That would not have mattered in the least, father," murmured the boy. "I intend to be known hereafter as Maurice Armelin."

"Ah, you adopt the name of your maternal grandfather, then?"

"Yes, father."

"After all, Henri—excuse me calling you Henri; you cannot teach old dogs new tricks, especially when the last sands are running—after all, I do not wonder you are ashamed to bear mine."

"It is not that at all, father. I shall need to work for my bread, and a title would be a hindrance, not a help. Henri Francet has always been associated with the Marquisate of Gallantreve, so I shall abandon both, and take my grandfather's name."

"I am not so sure, my son, that it is best to throw over the title. It is doubtless of social, and probably of commercial, value, even though it may produce no gold if offered to a pawnbroker. Still, you were always wiser than I, Henri, even when a very small boy. You are like your poor mother in disposition, though you possess the features of the Gallantreves. Do you intend to continue your law studies after I am gone?"

"If I have money enough I shall do so."

"Well, my boy, I don't envy you. There won't be much money. If there were a hundred thousand francs still at my disposal I think I should rise from this bed and enjoy another fling with it. My unfortunate lad, Nature has played a cruel trick on you. The house of Gallantreve has heretofore been preserved because of Providence arranging that every second Marquis should be reasonably sane. The misers and the spendthrifts were alternated with almost mathematical regularity. The revenues of our estate were so great that the saving Marquis always retrieved the errors of the spendthrift Marquis who had preceded him; then, by another law of Nature, the wastrels died young, as I am doing, while the prudent Marquises lived to a good old age. You should have been born in my place, but alas! two prodigals came in succession. My father quickly squandered all my grandfather had saved, and I believe he alone would have completed our ruin without any aid from me had he not died in a drunken brawl at the age of thirty. I have managed to live fourteen years longer than he did, but I have made the ruin complete. The château in which you were born and the broad lands over which you rode as a lad are in the hands of strangers.

"Now, it is about my estate, and about that old scoundrel, Gastyn Maillot, who thinks he owns it, that I wish to speak. Maillot, when a youth, was apprenticed at those iron works ten miles from the château, and was one of their most skilled mechanics. He was sent to the château to execute some repairs which were to occupy him for a month or six weeks. They tell me he was a very presentable young chap, and must have been about twenty-three or twenty-four years old. I did not see him till long afterward. I suppose I was rioting in Paris at the time. Among those living at the castle was a girl, a distant cousin of my own, fourth or fifth removed. She was a fool whom your mother had invited, and she fell in love with this scamp of an apprentice. She had a little money of her own, and I suppose that is why Maillot married her, thinking that her gold, and the honor of an alliance with our house, even though it was a remote alliance, would help him in business, which it certainly did. The family disowned her, of course, and I understand that Maillot swore picturesquely, like the villain on the stage, that he would encompass our ruin, and doubtless I proved a valuable assistant to him in the game.

"They tell me he is a very ingenious person, inventing several useful things in iron, and, in the usual novelette fashion, he became a partner in the works, and finally their sole owner. To-day Gastyn Maillot is one of the richest men in France. Quietly he bought up the Gallantreve mortgages, and when his grip was complete he crushed us quite ruthlessly, and now occupies the Château de Gallantreve, and lords it over all the domains thereof.

"And now I come to the point that I wish to impress on you: our old family *avocat* urged me to take action against Gastyn Maillot. He said there was a flaw in the title, but I was always too indolent or too busy to trouble further about the matter, and when the *avocat* died I was too poor to engage another. I suppose the particulars are all in that box, and perhaps it contains the *avocat's* written opinion regarding the flaw, for he was a methodical old chap, and you will probably find everything arranged there in the most precise order. I have kept the box by me, always intending to examine its contents, but never having the energy to do so.

"Well, Henri, this is a long story, and my breath is growing short, but in any case there's nothing more to tell. There may be enough in that box to wrench the whole estate from the old scoundrel, but even if there's merely ground for an action-at-law, you may frighten some useful gold out of him in time of need. The wretch got the property for the amount of the mortgages—a mere fraction of its value—and therefore by rights he is in your debt many millions of francs. I hope you will succeed, whether your name is Henri or Maurice."

After his father's death, the young Marquis set himself resolutely to the task of saving some remnant from the wreck of his father's fortune. At first it seemed that there was no remnant, but a more minute investigation disclosed a certain transaction carried out by his father which filled the young man with both pain and anger. Henri had been gratified to learn that there were no debts, and this almost annulled the disappointment at finding there were no assets. Since the château and land had gone under the hammer, the late Marquis of Gallantreve found that he could obtain no credit. Henri was too young and too inexperienced even to wonder how his father managed for many years after the debacle to enjoy the splendors of Paris with, apparently, ample resources, up to the last year of his life. Once or twice the elder man, conscience pricking him, perhaps, had explained airily that the jade of Chance, after luring him to his ruin, had now relented, and his great gifts as a gambler provided him with an income. This statement proved to be fiction. Henri now learned that his mother, whom he could not remember, had left him an ample fortune, to be paid over to him on the day he was twenty-one. His father and the family *avocat* were joint trustees of this fund, and until the latter's death it had remained not only intact, but continually augmenting. The spendthrift Marquis of Gallantreve, finding himself sole trustee, formed an alliance with a money-lender as unscrupulous as himself, a financier well acquainted with the shady corners of the law, and these two now proceeded to make ducks and drakes of the son's legacy. First a nominee of the money-lender was appointed trustee in succession to the *avocat*, then these two, under direction of the financial shark, obtained an order from the court to use a portion of the legacy for educating the lad in accordance with the high position he was to occupy in the world. The two trustees then placed the securities in the hands of the financier, and drew money against them which furnished funds for the continued profligacy of the gay Marquis of Gallantreve.

Young as Henri was he believed that this transaction would not bear the light of day.

Brought Up a Bottle as Dusty as His Visitor

He sought and obtained an interview with the money-lender, whom he found to be a very cool, shrewd old villain. The ancient money-lender listened with quiet attention to the case as set forth by the youthful Marquis of Gallantreve. The small, keen eyes of the veteran seemed to probe the inner consciousness of the speaker, who began in tones vibrant with indignation, which under the imperturbable scrutiny gradually calmed down to a more colorless statement of claim, enunciated finally with that precision of language which he knew must be adopted if success was to be expected in the profession of law which he had chosen. He realized instinctively that he was in the presence of a consummate scoundrel, and yet as he went on he saw a glimmer of admiration light up the old man's eyes, although his pallid, wrinkled face remained as inscrutable as ever. The money-lender listened without even a motion of interruption, apparently undisturbed by the terrors of investigation with which this youth threatened him. When he was quite assured that his visitor had completed all he had to say, the old man spoke in a voice of quiet incisiveness:

"I think it likely your action would fail. So far as I am aware, every step taken has been strictly legal. I hold receipts signed by your two trustees for every franc paid over to them. The securities are completely at your disposal the moment you reimburse me of the money I have advanced, with the accruing interest, and the proper costs for making the transfer."

"Sir, you know that is impossible, as my father has left me penniless. But you also know that there has been a conspiracy to which you will probably be adjudged a party. However accurate your documents may be, and however genuine the signatures attached to them, there are, nevertheless, as you are aware, courts which will probe behind all this and see that substantial justice is done. The patrimony intended for me seems to have been largely squandered through your connivance, and I shall appeal to the proper tribunal for justice."

"You make a very serious charge against me, my Lord Marquis," said the ancient usurer, quite unmoved—"a charge which, if unsupported by sufficient proof, would place you in great jeopardy, even in peril of your liberty. Let me tell you, however, so that we need not waste further time in fruitless discussion, that even were the proof in your hand you would not use it. I have not the slightest fear that you will bring an action against me."

"Why?"

"Because, to succeed, you must first prove that your father was a despicable swindler."

A flush overspread the countenance of the lad, and he sat there for a few moments in silence. Then he rose to his feet.

"You are quite right, sir," he said slowly, "and perfectly safe. I wish you good-morning."

"One moment, Monsieur le Marquis. Your father made to me a promise which he did not keep. Are you prepared to cancel his obligation?"

"I told you, sir, I was penniless."

"It is not a question of money, but of a signature. I undertook to pay your father in cash one-quarter of the legacy, and this I paid with the exception of twenty-three thousand francs. I withheld that sum, informing him that it would be paid the moment he kept his promise, but this he never did."

"What was the promise?"

"The late Marquis undertook the explanation of our bargain so far as you were concerned, and guaranteed that you would sign a certain document which has long been prepared for your inspection. If you sign it now I shall hand you my check for twenty-three thousand francs."

"It would be a foolish expenditure of money, sir. I, being a minor, can execute no document which would possess legal value."

"I am well aware of that; nevertheless, this instrument would be evidence that I had insisted on your knowing what was going forward. Will you redeem your father's promise, Marquis?"

"Yes."

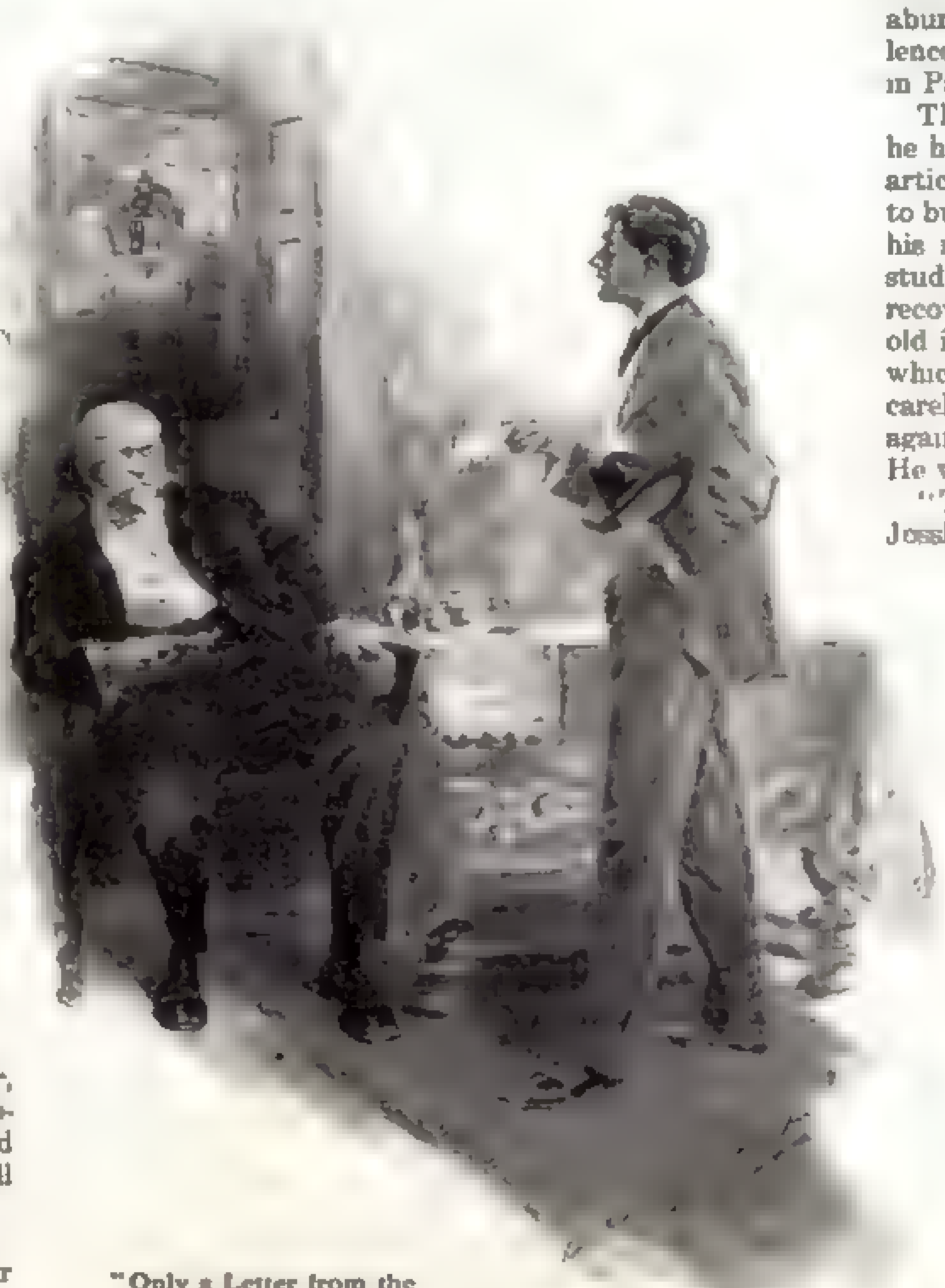
The money-lender touched a button, and his assistant appeared, received a curt order, withdrew, and returned accompanied by another man. He placed a legal-looking paper before his master, who, adjusting his spectacles, read it carefully.

"Will you examine it, Marquis?" he asked, after he had finished the perusal.

"It is not necessary," said the boy. "I will sign anything that will keep my father's name out of this business."

He attached his signature, and the two others signed as witnesses; then the capitalist offered him a check which, for a moment, the young man hesitated to accept; yet, after all, it was but a minute portion of a sum that had rightfully been his, so he took it, placed it in his pocket, and withdrew.

Henri Francet left the house of the money-lender more than ever determined to abandon the name that was legally his. The Marquis of Gallantreve must disappear, and Maurice Armelin, student-at-law, should exist in his stead. So far as he knew, there were no relatives on either father's or mother's side to make inquiry for him, and the world at large cared nothing for the personality of a pauper. Whatever fame he might achieve or wealth acquire would be due to his own exertions. Neither ancestry nor influence should count in his future career. The twenty-three thousand francs, he estimated, would see him through his legal studies. He removed himself from the hateful memories of the attic in Montmartre, and took an equally frugal chamber near the Sorbonne. Here he economized and worked hard, acquiring a training in the process such as none of his race had ever before received. He learned slowly, but what he got he kept, and his instructors were unanimous in prophesying for him a safe, but not a brilliant, career when the time came to make use of his knowledge.



"Only a Letter from the Legal Adviser of the Late Marquis of Gallantreve"

Several years passed before he opened the iron box which contained the documents that formed the only legacy left him by his father. He had determined not to touch these papers until his acquaintance with law was advanced far enough to insure the discovery of the flaw, if such flaw existed. Maurice studied the case for months until he was familiar with every intricacy of the situation. Toward the end of his investigations a personal crisis began to call attention to itself with such insistence that it soon obliterated all thought of future actions at law. He began to see that, in spite of economy, the money would be exhausted before his legal studies were finished. He must have another two thousand francs, possibly three thousand, and during all his years of work he had made no acquaintances from whom he could borrow a gold piece. Every man he knew was as poor as himself. If he could not get money, and that immediately, all chance of a career was at an end. He pondered bitterly on his own inability to do any useful thing for which people would pay. It was true that, stalwart as he knew himself to be, he could earn a pittance as a farm laborer, the most poorly paid occupation in all France, and yet the very occupation on which its prosperity is founded. As a lad, motherless, thrown on his own resources in a huge and lonesome château, his father absent in Paris, the boy had worked with great vim on Josslyn's farm. Josslyn was a young man himself at that time, newly married, although he seemed a veteran to the boy. The large farm had been tilled by a Josslyn for almost as far back as the lords of Gallantreve had held the property. The Josslyns were a thrifty, hard-working race, reputed to be wealthy as peasants go. Maurice, as he sat pondering in the dark, smiled sadly to think that, if the worst came to the worst, Josslyn might engage him as a helper on part of the land that the Gallantreves had owned. To his work on that farm his rude health was largely due. The wholesome outdoor life and the exercise had given him a physique which boys of his age had not acquired by bending over desks in schools. He sighed as he remembered Josslyn and his farm, and an overpowering longing to see the scene of his youthful activities overcame him: the broad, fertile fields, the well-stocked barns, the wooded valley through which the clear little river ran, the comfortable homestead, and the glorious meals made memorable by sharp hunger. Madame Josslyn had been assistant cook at the castle before she married the young farmer, and the abundance of the farm cuisine, together with its excellence, made strong appeal to one who was half-starving in Paris.

Then like a flash there came to him the knowledge that he had something to sell, and that something a vendable article that the rich man concerned would be most eager to buy once he knew of its existence. He had signed away his mother's patrimony to bring him thus far with his studies. To complete them he would sacrifice all hope of recovering the home of his fathers. He would take to that old ironmaster, who now inhabited the château, the letter which the family *avocat* had written years before to his careless father, assuring him of success if he brought action against the present holder of the Gallantreve domain. He would say to Gastyn Maillot:

"There is the danger in which you stand. Give me Josslyn's farm, a mere fraction of the province you own, and I will assure you a quiet possession and a clear title to all the rest."

The more he thought of this plan the more it appealed to him. The rent Josslyn paid would secure board and lodging for him until he finished his course, and support him in reasonable comfort during the first barren years of practice. If he succeeded in his profession he would give to Josslyn and his wife this farm for their own. If he failed utterly, the property would be a haven of refuge when Paris had cast him out, a failure.

It was now the most charming period of the year, and Josslyn's farm would be looking its best. The omens all seemed propitious. The schools were closing for the summer vacation. He would not need to set foot on the hard pavements of Paris before the autumn, and he would work with Josslyn on the farm until the date arrived when he must return. So, putting in his pocket the remnants of the money his dead mother had intended for his use, he set out on foot for this old homestead, determined to waste no part of his store on railway fare, but save his sous for food, or perhaps for a night's lodging when he could not find an unguarded barn to sleep in.

The journey consumed four days, and it was dusk on the fourth evening when he stood, tired and dusty, a veritable tramp in appearance, struck to a standstill with admiration of the beauties that graced the sculptured gate-house which gave entrance to the château grounds. Education had broadened him in other directions than that of law, and this ornate specimen of mediæval architecture, which had been so familiar to him as a boy that it seemed quite in the usual order of things, now appealed to the enlightened eyes of the man as a monument of which France had reason to be proud.

He gave the name of Maurice Armelin, and desired to see Monsieur Maillot, if that gentleman would excuse the untimeliness of the hour. If not, he would be glad to return next day at any time Monsieur Maillot would appoint. The ironmaster, who had been a workman himself in his day, received all sorts and conditions of men with less inquiry than the former owners of the château would have used. Until recently the name Armelin had belonged to a good family in the adjoining parish, and the young man's language being much superior to his appearance, he was admitted, and his message carried to the master of the house. Within ten minutes he found himself in the library of the mansion, standing before a hard-faced old man who sat in an armchair, with a flask of after-dinner brandy at his elbow.

"You say your name is Armelin," began the old man harshly. "Do you belong to the Armelins of Montivilliers?"

"I am a distant connection, sir."

"H-m, a very good family, I am told. I understood they were extinct. Well, sir, what is your business with me?"

"I am a law student in Paris, sir. There have come quite legitimately into my possession certain documents which it is very necessary you should possess, as, if they fell into the custody of the former owners of this property, you would run the peril of an action at law which might prove your title invalid."

"Ah! Are you a stranger in this neighborhood, sir?"

"I belong to Paris."

"Did you bring the documents with you, or are they in Paris?"

"I brought with me, sir, only a letter from the legal adviser of the late Marquis of Gallantreve. It gives his opinion regarding the outcome of such an action as I have referred to."

"Show me the letter."

Maurice handed it to him, and Monsieur Maillot scrutinized it carefully.

"Am I right in surmising that you offer these documents for sale?"

"Yes, sir."

"Very well; if you beg of me to take this subject under consideration I shall give you an answer."

"Beg of you, sir? You must not judge from my appearance that I have come to beg. You are a business man, and I am here to propose to you a business transaction."

"You are probably aware that I am very wealthy. A wealthy man transacts business under whatever conditions he is pleased to impose. The needy man must accept these conditions or go elsewhere. I have given you your choice. If you humbly beg of me to entertain your proposal I shall do so; not otherwise."

Maurice Armelin blushed like a girl and kept silence for a few moments, then he spoke respectfully and quietly.

"Sir, you are in the right. The needy man must cringe if he is asked to do so. I humbly beg of you, sir, to entertain, and if possible accept, the very reasonable offer I am prepared to make."

The stout Monsieur Maillot was breathing with increased heaviness. His hand trembled as he conveyed a liqueur glass of brandy to his lips.

"What is your price?" he asked thickly.

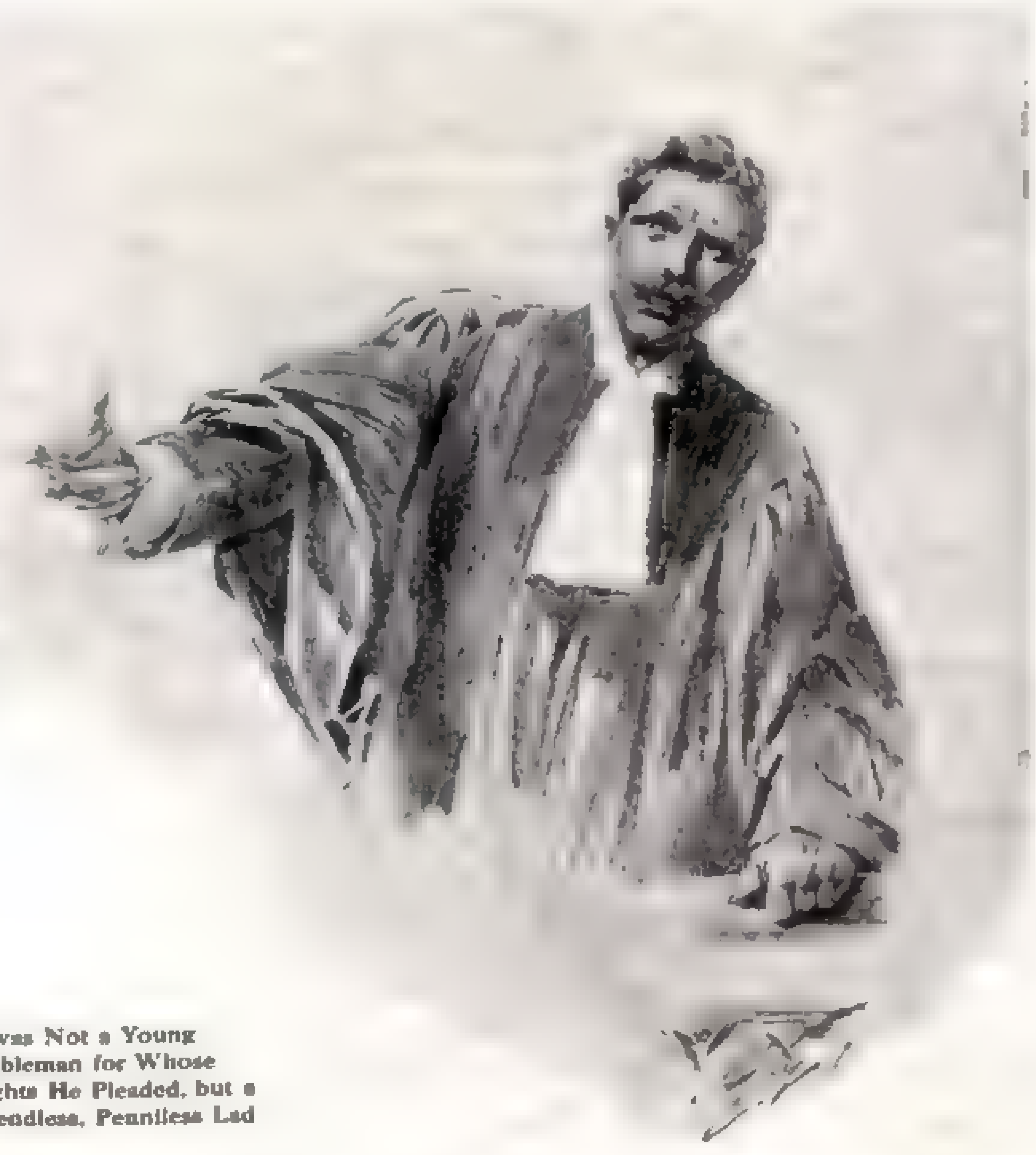
The young man, taken unawares, answered impulsively:

"The title deeds of Josslyn's farm."

"If you are a stranger here," cried the old man angrily, "what do you know of Josslyn or his farm?"

The face of Maurice paled, and he found no words with which to reply. Monsieur Maillot rose to his feet, trembling with ill-suppressed rage.

"You blackmailing scum of a profligate race, do you think to deceive me? I swore I would make the Gallantreves beg at my door, and I have done it, and now, Henri Francet, eleventh Marquis of Gallantreve, I'll show you how I treat one of your name."



It was Not a Young Nobleman for Whose Rights He Pleaded, but a Friendless, Penniless Lad

He smote a bell on the table, and a footman noiselessly entered the room.

"Bring two or three of the scullions and stablemen, and throw this whining beggar from the door. Give him one minute to reach the gate-house, and then let loose the dogs."

The footman bowed and departed on his belligerent mission. Armelin laughed.

"Has it not occurred to you, sir, how easily I could strangle you before your scullions come?"

The old man made a motion toward the bell, but Maurice deftly whisked it from the table. Monsieur Maillot, who in his anger had overlooked his own danger, moved craftily toward the door, and Armelin laughed again as he saw a cunning expression come into his face. He made a rather panic-stricken dash at the last, got outside, and locked the young man in.

"Good," said the Marquis to himself. He walked directly to the farther end of the library, seized the middle compartment of bookshelves, gave two or three stout jerks, and the section came rustily away, disclosing a narrow stone stairway. Next instant the room was empty, and the column of books back in its place again.

Maurice chuckled as he descended into the ample cellar and struck a match, shoving back into its place a section of the bin which contained bottles instead of books and effectually concealed the entrance to the secret stair.

"Now for the underground route to the boathouse, and then the river-path to Josslyn's farm!"

Achieving at last the interior of the boathouse he found himself a prisoner. The stout door was stoutly padlocked on the outside. Again he laughed joyously. Everything seemed a joke this enchanted night. The rebuff he had received, the insults leveled at him, mattered not the snap of a finger. He was a boy again; his foot was on his native heath, and some mysterious, exultant virtue from the soil permeated the being of this son of the soil. Imprisoned? Not likely.

The boathouse was no longer the dilapidated semi-ruin it had been in his day. In the murk on either side he saw the shadowy forms of long and elegant boats slung by ropes above and broad canvas bands beneath, and suspected that there existed the newest of tackle for hoisting them from the water. Heavy doors closed the entrance from the river, but underneath them glittered a silver band of water where the young western moon struck the boathouse doors. He stood on a platform, and heard underneath it the gentle lapping of water along the edges of the deep bay into which the boats could be lowered, its surface invisible in the darkness. Impetuously he threw off his dust-laden clothes and plunged, shoulders foremost, into the dark gulf, diving under the doors and out into the open, coming up shaking his head like a shaggy water-dog. Here the little river was both broad and deep, because of the dam half a mile lower down, where the crumbling water-mill was still not too old to grind corn, and from this spot, up through the quiet air, came the sweet ripple of the living water over the rocks, and the subdued roar of the fall by the mill-wheel.

Ah, but this was glorious! All the dust of the highway, all the weariness of the road, vanished in the cool, crystal embrace of his own river.

"Oh, dear River Rille," he cried, like a young lover burying his face in her bosom, "the world cannot hurt while you clasp me to yourself. Ah, little unsophisticated Rille, how often have I yearned for you when I stood beside that flaunting, unclean Seine!"

He struck sturdily out and made for the old mill, half a mile there and half a mile back, then clambered on the grassy bank and stood, a gleaming marble statue of Apollo, clothed only in moonbeams. He looked across toward the ancient château on the heights, its hundred turrets silhouetted against the star-sprinkled sky, the faint moonlight on its gray stones making a mystery of every nook and cranny of its irregular surface. It was an enchanting picture that should have filled the beholder with romance and reverence, but this young fellow, who seemed to have washed away all care as if he had bathed in the sacred rivers of Damascus, no clearer or more beautiful than his own Rille, placed hands on his naked hips and bent himself with laughter, for window after window in the château flashed into light and darkened again. In tower and in turret, in the long galleries and in rooms upstairs and down, lights appeared and vanished. They were hurriedly searching for the fugitive, and the ample building had cut out their work for them. Then there occurred to him the ironmaster's threat of letting loose the dogs, and he remembered that some person in ancient times, in similar classic guise to himself, had been torn by hounds, so he resolved suddenly to depart. They might at any moment set out another search party through the grounds, and in that case he would be safer at the distant Josslyn farm. Luck stood his friend in that he found the big padlock of the boathouse door unlocked. He entered, dressed himself hurriedly, left the door precisely as he had found it, for he was anxious to leave no trace that would elucidate the mystery of his escape, and so strode down the path by the river toward Josslyn's farm, three miles away. Although weariness had departed, hunger had increased, and he recollected that in times gone by the Rille had played that same trick upon him, making him hungry as one of the greedy trout that swam in competition with him. There was no pursuit so far as he could gather, and no baying of hounds to the rear of him. Indeed, the château, with its innumerable rooms, offered opportunities for search which might well occupy the investigators till broad daylight beamed in at the eastern windows.

The farm of Josslyn was, in its humble way, no less attractive than the château itself. It, too, was decorated with conical-capped turrets, and it was built like a fortress round a great courtyard, whose heavy gates, when shut at night, closed the inmates from all the rest of the world as snugly as nuns in a convent. The thick walls had in their time withstood more than one siege, and could again, if the necessity arose. "Early to bed" was the motto of this thrifty homestead, and the place was silent as a deserted town when the young master of Gallantreve approached it, coming up through the forest from the river.

"Ho, Josslyn! Ho, Josslyn!" sung out Maurice lustily. "Wake up, thou sleepy-head! Why dost thou slumber when a weary traveler begs shelter and food at thy gates? Rouse thee, Josslyn! Ho, Josslyn! Ho, Josslyn!"

And now came the sound of dogs. Half a dozen savage cries from the interior of the courtyard made the night air vibrate, but the young man knew that if he could not get in to them they could not get out to him.

"Ho, Josslyn!" he cried. "Ho, Josslyn! Wake up, thou seventh sleeper! Eighth, ninth, tenth, thou art, rolled into one! Rouse thee, sluggard! Ho, Josslyn! Ho, Josslyn!"

A window was raised, and out into the moonlight came the nightcapped head of Josslyn, but he held a blunderbuss in his hand.

"What now, marauder, disturber of honest men. Get thee gone, or I'll put a score of slugs in thee!"

"Thou wilt shoot me, Josslyn? Braggart! Well I know thou couldst not hit the château at a hundred yards! Thou wilt fill me with slugs? Not so, Josslyn. Thou shalt fill me instead with one of those inestimable omelettes which thy worthy spouse maketh. And why does the adorable Marie Angelique, princess of cooks, keep silence while her dullard of a husband threatens his former overlord and laborer?"

A joyful cry made itself heard over the deeper bayings of the dogs.

"Mon Dieu! Mon Dieu!" vociferated the unseen. "It is the young master, and none else. Fling away the foolish gun, numskull! Down with you at once and open the gate. Henri! Monsieur Henri!" cried she, appearing for a moment at the open window. "Is it indeed thyself?"

"Oh, Marie Angelique, not Juliet on her balcony was more welcome and beautiful than thou at thy window. Marie Angelique, I am famishing. Are there any eggs in the house?"

"Yes, in scores, Henri, and thou shalt have an omelette as soon as the twigs are alight, and meanwhile plump cold *poulet* and *salade*; white bread and golden butter, with the best of wine from the cellar. Get thee round to the front: the dogs have ceased, and Josslyn has opened the gates. I see thou hast not come to us by the highway, but along thine old lovers' walk by the river."

"True, Marie Angelique, thou blessed one, the better to serenade thee with the cry of a hungry man, a plaint thou didst never yet ignore, kind-hearted Marie Angelique."

Marie Angelique disappeared, suddenly recollecting that she was in *déshabillé*. The young man strolled round the inclosure and found the small door open that was part of the huge mediæval gate, bolt-studded and strong. Josslyn, a great coat on his shoulders, stood at the entrance harshly warning back the dogs who were eager for combat, but who quickly knew this was a valued friend, and sniffed round him with yelps of approval.

"Monsieur le Marquis de Gallantreve," said the old peasant solemnly, bowing profoundly, with hand on heart, "thou art welcome to this house."

Monsieur le Marquis laughed joyously, and smote the elder lovingly on the shoulder.

"Welcome, indeed, Josslyn! Aye, a welcome at the mouth of a blunderbuss."

"My eyesight is dimmer than when I saw thee last, and the moonlight was in my face and on thy back. Then thou art grown, Henri, grown out of all recognition. Thou art a larger man than thy father was."

(Continued on Page 23)

THE SATURDAY EVENING POST

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¶ Santa Claus has lost a little weight since last year, but it was bloat, and he'll be healthier for it in the end.

Is Roosevelt a Menace?

WHEN we asked our readers to answer the question, "Is Roosevelt a Menace to Business?" we expected to receive a few hundred letters, but not some thousands. It is quite impossible for us to print all these letters, for they would fill THE SATURDAY EVENING POST from cover to cover for a year. So we have selected for publication a number that are fairly representative of the whole.

The answers to the question came from all classes of men, and they show how closely and carefully the country has been watching the situation, and what an intelligent grasp it has on conditions. With few exceptions, these letters brush aside the idea that Roosevelt is a menace to business.

The effort to fasten the responsibility for the panic on him has reacted, for if about five thousand earnest, well-written letters from country bankers, farmers, merchants, lawyers, doctors and clerks, doing business from Maine to California, mean anything, the President is stronger with the country to-day than he has ever been.

Digging His Own Pit

A CONSIDERABLE number of mills have closed. Some other industrial operations have been restricted. A good many thousand men have been thrown out of employment.

Why should this be? The manufacturer says he must shut down because money is so tight. This answer is generally accepted as conclusive by the country. But is tight money really a sufficient reason for locking the industrial wheels?

The manufacturer needed no money to speak of for the purpose of paying his workmen. He was already paying them mostly in Clearing-House checks. His bank, meeting its own obligations in Clearing-House certificates, certainly should not force the manufacturer to cease production in order that he may pay it in cash.

Tight money, says the manufacturer, will inevitably curtail business and lessen consumption, so I should close the mill to avoid being caught with a stock of goods for which there is no market. But it is not tight money that lessens consumption. It is closing the mill and throwing men out of work that does that.

So long as labor is employed it will consume. With the mills closed the demand for the product of the mills will naturally disappear or much diminish. In closing the mill the manufacturer simply digs his own pit. His course is more injurious than that of the depositor who withdraws money from the bank to hoard it; although in most cases the manufacturer is not, like the depositor, a free agent.

Broadly speaking, there has been no overproduction of goods, and there will be none except as lack of employment lessens consumption.

Six months ago there was a scarcity of labor. All the people of the country were busily producing, and because all were busy there was a demand for all the product. Everybody was making something and exchanging it for what others made. That profitable state ought not to cease merely because of a derangement in the medium of exchange.

Picture a workman, surrounded by thousands who are anxious to get the product of his labor, yet unable to find employment because money is tight.

We have advanced wonderfully on the material side of business—in production, transportation, distribution and so on. But in the science of finance we appear still about in the Stone Age.

The Great Law-Maker

FOR a dozen years we have been talking about "elastic currency," about "emergency" circulating notes, about some form of money, based upon the general assets of the community and backed by the united financial power of the community, which the banks should be permitted to issue in a time of acute stringency in order to prevent wholesale, drastic liquidation—for, obviously, if everybody should, at any time, insist upon converting all property into money a vast demoralization would ensue. If everybody insists upon selling at once there must be a big smash.

The "currency-reform" propaganda made little or no headway. Resolutions of bankers' conventions and committee reports went into the waste-basket by the ton. Congress took no action.

Then a situation arose which, in the opinion of Chicago and other bankers, made "emergency circulation" imperative.

The bankers may have been wrong: but that is immaterial now. They believed that "elastic currency" was necessary to prevent wholesale liquidation and the consequent collapse of the business structure. So they simply acted under the law of necessity, and issued the emergency notes—in the forms of checks guaranteed by the Clearing-House Association, based upon the general assets of the community and backed by the united financial power of the community. These checks circulated and were designed to circulate as money—to take the place of legal tender.

Nobody objected. Every one applauded. Neither Congress nor any other legislative body had authorized this new course. It found its sufficient sanction in the general opinion that it was what the situation demanded. Congress is often a long ways behind the people.

Escaping a Luxury

SHOULD we experience a season of some adversity, sweet will be one of its uses.

The report of the Pullman Company, recently published, shows that, in the fiscal year ending September, 1907, over eighteen million persons patronized the company's cars, against less than eight million seven years ago. The number of passengers carried increased 130 per cent., while the company's revenue increased only 115 per cent., so it seems to have been guilty of accepting several cents less a passenger on the average; but that it has not committed the further fault of giving better accommodations a dollar is a fact that any traveler can verify from his own experience.

For two dollars the Pullman Company still gives you a neat little coffin to sleep in, made of very expensive wood, but sadly lacking in most essentials to comfort and decency. If you are prejudiced against undressing in public, and desire to hang up your clothes, instead of making them into a wad at the foot of the bed, you must pay more and stick to the main traveled lines.

Should we experience some adversity we would no doubt return to the comparatively airy and spacious day coach. Our bed-furnishings, consisting of a newspaper, would weigh rather less than the Pullman equipment, and perhaps rest rather lighter upon our imaginations. The company might have to defer the next "stock dividend" a few years—having disbursed in that manner 50 per cent. in 1898 and 36 per cent. in 1906, in addition to an extra cash dividend of 20 per cent. in the former year. Being frugal itself, it would no doubt cheerfully accept the postponement as an evidence that people were not fooling away their money so recklessly.

Mr. Bryan is Over-Modest

MR. BRYAN is both modest and wise in declining to name the issues of the next Presidential campaign. "No one," he observes, "can see very far ahead; sometimes a day will change the situation."

He is modest also, but perhaps not so wise, in assuming that, if the party nominates him, it will be because it "desires to make an aggressive fight for the application of democratic principles to present conditions." It may be, on the contrary, because the party desires, or certain potent individuals within it desire, to keep their grip upon the local party machinery for purposes which could scarcely be described as the application of democratic principles to present conditions.

In New York, and especially in Illinois, the party is in the control of gentlemen whose principles, however democratic they may be, are certainly not such as Mr. Bryan had in mind when he used that term, and not such as Mr. Bryan can approve—as he has pointed out more than once in his speeches.

In the South many Democrats will support Mr. Bryan for the sake of the organization which enables them to deal as they wish politically with the negro—a principle which, however expedient or justifiable, is not particularly democratic in the Bryan sense.

Mr. Bryan is too modest. In assuming that his availability is based upon his championship of democratic principles, he does himself an injustice.

If "democratic principles" means the motives which actuate the Democratic party then it doesn't mean anything any more than "republican principles" means anything since Mr. Roosevelt took that party firmly in hand.

If the eloquent Nebraskan is nominated it will be because, in the judgment of the delegates, many people desire an aggressive application of William Jennings Bryan to existing conditions.

Spurring on the Individual

IN A NATIONAL appeal, designed to stay the progress of Socialism, Lord Balfour observes: "The essential condition for progress of a community is that the incentive to effort on the part of its individuals shall be of the strongest possible."

Four-fifths of the land in England is owned by about one-quarter of one per cent. of the population. The average holding of each peer is about 38,000 acres, grading from 142,564 acres for a duke to 14,152 acres for a baron. Composing the Upper House of Parliament, the noble landlords have consistently defeated every important proposal for land reform.

The land pays no taxes to speak of, and improvements, paid for by the country under the able management of the House of Lords, have been carefully charged up to the tenants.

Arthur Arnold says that the land-owning Lords mulcted the railways of England in no less a sum than fifty million pounds by exacting extortionate right-of-way prices before permitting railway bills to pass.

Altogether, it seems to us that here is not just a condition which should furnish the strongest possible incentive to effort on the part of England's thirty-odd million non-land-owning individuals.

If Lord Balfour's theory is sound the outlook for British progress is rather poor.

The Precious Pine

TO ONE who has had the felicity of engaging in any building operation the last year or so, Forester Pinchot's statement of the progressive destruction of our timber supply, and the corresponding scarcity of lumber, will come with all the convincing power of a doctor's bill to a convalescent.

The consumption per capita in the United States, he says, has risen to four hundred board-feet a year against an average of sixty feet in Europe, and the timber cut since 1880 would make a floor one inch thick over the States of Vermont, Massachusetts, Connecticut, Rhode Island and Delaware.

The price of it, at current quotations, would plate the floor with solid silver and put a gold head on each and every nail.

No one seems to have any remedy, but we have heard the opinion hazarded, in a purely tentative way, that the tariff, which penalizes Canada's immense timber supply and puts a premium of two dollars a thousand feet on the cutting of native trees, does not materially improve the situation.

Another Dramatic Failure

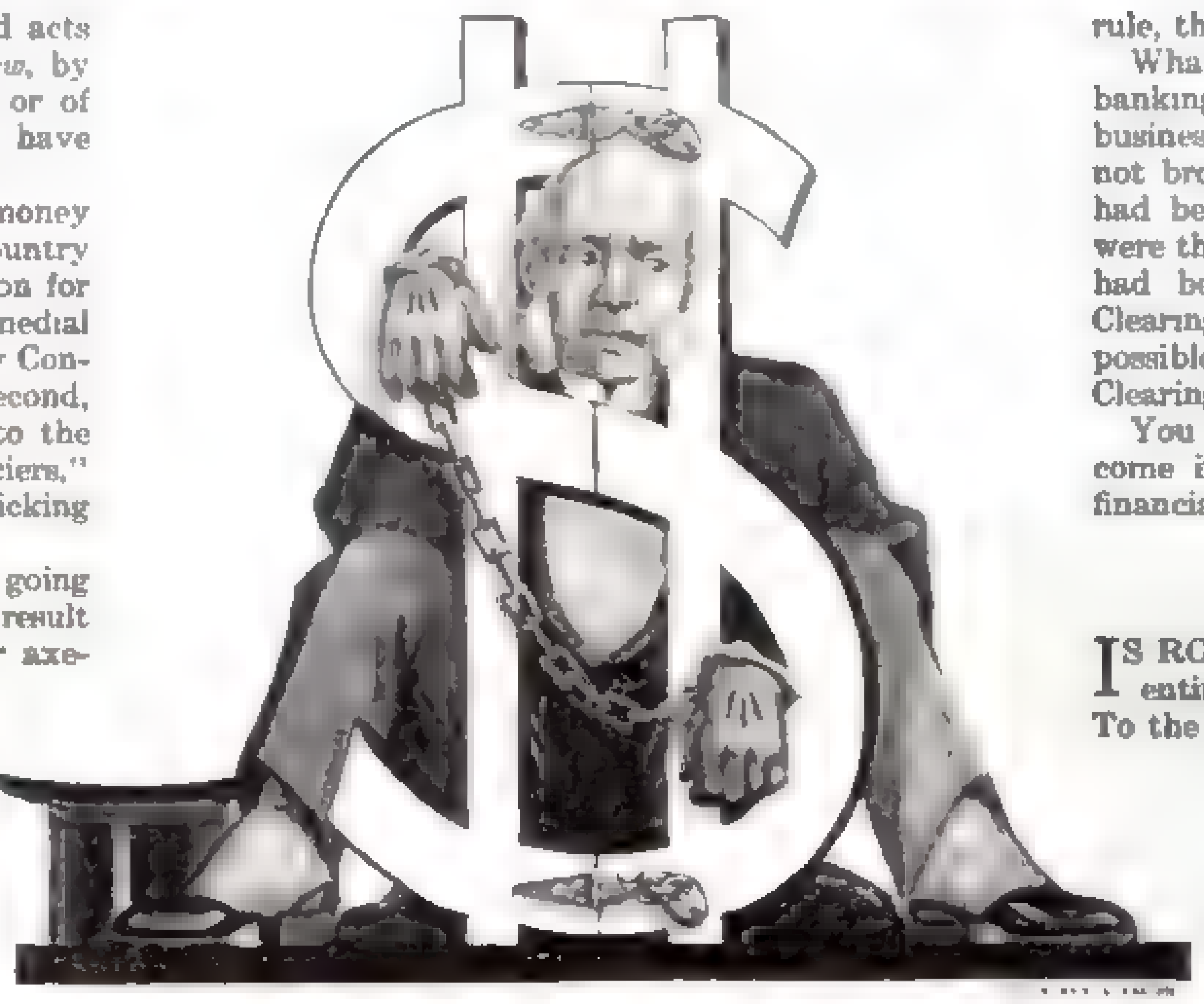
WE RATHER dislike to record another keen disappointment in the field of dramatic art. Another was not really needed. There was no dearth before. But we must report the truth.

We had great hopes of the war between the two theatrical trusts. A trust in the "legitimate" drama—so called, although, notoriously, its parentage is often involved in doubt—invaded the preserves of a trust in vaudeville, and the vaudeville trust retaliated by going into the "legitimate."

This naturally reminded us of the celebrated and most enlivening conflict that ensued when the cigarette trust took to making plug tobacco and the plug tobacco trust began the manufacture of cigarettes. Noise of that titan conflict reverberated through the press for many a day. For only a penny the pleased consumer could fill his countenance with luscious Jupiter plug, or the ambient air with fumes of Juno cigarettes.

We looked for something as inspiring and profitable from the theatrical war; but the dramatic trusts seem to find it difficult to be truly dramatic even in their scraps. The war, we hear, has tamely petered out.

IS ROOSEVELT A MENACE TO BUSINESS?



By Our Readers

Only Respect for the Law

THE attempt to make the President the scapegoat for the financial ills which at present beset the country is worthy of the men from whom it emanates. As I understand the words and acts of the President, all he insists on is *respect for law*, by all citizens alike, regardless of their station in life, or of their wealth or poverty. And, in this, he should have the support of all right-thinking people.

In my judgment the fundamental causes of the money crisis are twofold: first, the commerce of the country having outgrown the volume of currency, a condition for which able business men have been demanding remedial legislation for some years past, but which a dilatory Congress has postponed beyond the danger point; second, loss of confidence by the people at large, owing to the flagrant dishonesty of certain so-called "high financiers," who are now seeking to hide their own misdeeds by kicking up all this dust about Roosevelt.

All in all, it is a bitter dose, and the country is going into hysterics over swallowing it, but the ultimate result will be for good. The politicians may cease their axe-grinding long enough to give us currency legislation, and, with the managers of great corporations and fiduciary institutions brought back to a realizing sense of the meaning of the term "Common honesty," we shall reëmbark upon a period of prosperity and growth which will be more stable and healthier in every way than the past decade of "frenzied finance," which is now coming to its logical conclusion.

—William S. Warren
Former President of the Chicago Board of Trade.

A Presidential Panic

I THINK Roosevelt's vindictive attitude toward corporations is directly responsible for the financial panic now existing. In his frequent speeches he has lost no opportunity to denounce what he terms the "criminal rich," reiterating frequently this phrase until the unthinking masses have come to believe that all large owners of corporate property are thieves. This of itself has caused a tremendous shrinkage in values of securities, the aggregate amounting to billions of dollars, probably eighty per cent. of which has fallen on innocent investors, many of whom have been practically ruined.

There is no doubt that, in any event, there would have been recession in general business, but it would have been nothing in comparison to the calamity the public is now called upon to face. Persons discovered violating United States laws could have been prosecuted in an orderly, dignified way without sensational methods and interviews given out by the President and some of his Cabinet.

Criticism by the Executive of Judge Humphrey's decision in the celebrated packing-house case, threats by Bonaparte of shooting into coveys of capitalists, and by special Administration attorneys to place a bomb under two men prominent in the ownership and management of one of the large corporations, have added to the existing alarm and distrust.

As one of the most prominent Republican United States Senators predicted last winter, the President has kindled a fire which is resulting in a financial conflagration, and will result in an empty dinner-pail Presidential campaign in 1908.

—John Dupee
Grain and Stock Broker, Chicago.

Truth Will Out

ROOSEVELT is not a menace to business. Almost the entire business of the United States is conducted on credit; there is hardly an enterprise of any size that is not so conducted. At present, business credit is almost destroyed, but it is not Mr. Roosevelt's fault.

A few years ago the American people began receiving lessons in the "how" and "why" of "shearing lambs" in Wall Street, and stopped buying stocks. The speculators couldn't understand it and laid it to the Administration; but the people laughed at them, knowing they were beginning to reap the harvest of their own misdeeds.

A great insurance company, because of friction in its internal affairs, came into public notice, and an investigation of it, and others like it, showed that one class of our public institutions in which we had had the greatest confidence had been mismanaged and used for private interests. Their officers and directors managed other great concerns. If one class was mismanaged, why not others? A further investigation proved dishonesty and misappropriation of the people's money in other matters. A still further loss of confidence ensued because of the untrustworthiness of men who had been trusted, not because our President, looking after the affairs of all his people, warned them to watch.

Then a bad season came, and the unsettled feelings grew because there was fear of poor crops. Credit was not extended so widely, and a great manufacturing business went into the hands of a receiver for lack of it, though working full time and having orders ahead for months. Again this happened with other great concerns.

Finally some men engaged in a big speculative venture and failed so utterly that the question followed: "What about the banks of which these men are directors?" An investigation showed something wrong, somebody at the critical time refused to stand by a bank; runs were started, the banks refused money and utterly refused credit, and there we are.

It isn't Roosevelt's fault, and the people know it, nor do they give any credit to the comparative few who are trying to throw the blame of their misdeeds on his shoulders.

—M. D. Tucker, *Newark, New Jersey.*

The Voice of Warning

IF BY the word "business" The Saturday Evening Post means Wall Street speculation, resulting in the fleecing of the lambs for the benefit of stock manipulators, then President Roosevelt must be considered a menace to business. If the word means the continuance of law-breaking, such as the giving of rebates, the crushing of weak competitors by big combinations, the use of insurance funds for the private benefit of directors; the selling of cheap, broken-down, traction lines to a corporation at exaggerated figures, to the fattening of schemers and the loss of innocent shareholders; if it means illegal banking, resulting in loss of confidence in banks all over the country and consequent financial terror—if "business" means these financial methods, then Roosevelt is a wrecker.

But if "business" stands for honest, fair upbuilding of the country's industries, to the exclusion of dishonest and questionable methods of sifting the money of the masses into the pockets of a dishonest few, then it cannot be truthfully said that the Nation's Chief Executive has pursued a course that is calculated to work permanent injury to the country's financial and industrial systems.

The agitation begun through President Roosevelt's attitude, with the heavy fine imposed on the Standard Oil Company, undoubtedly did much to send down the price of stocks, while it also put a quietus on the flotation of many a "fake" financial scheme. Speculation through the buying of stocks on margins was heavily curtailed, but from all over the country came the word that legitimate business was unshaken. New York's speculative profits were heavily decreased, but industrial plants everywhere were still glutted with orders. Not till the banks of the whole country were affected did general business receive a severe setback; and Roosevelt did not attack the banks.

It was not until the trust companies and banks of New York were subjected to runs that the country at large felt a severe shock, and then the pinch came because local banks, affected by the New York earthquake, enforced the ninety-day rule, thus curtailing business in every line.

What did President Roosevelt have to do with this banking scare, which has been the heaviest blow to actual business that has hit the country in several years? Was it not brought on by the discovery that Heinze, Ryan *et al.* had been carrying on banking and stock schemes that were the very epitome of the kind of thing that Roosevelt had been condemning? And did not the New York Clearing House impose the severest penalties that it was possible for it to impose on the guilty ones? Was not the Clearing House just as severe as Roosevelt would have been?

You might as well blame the man who warns you to come in out of the wet as to blame Roosevelt for this financial storm.

—E. R. Kranich, *Detroit.*

After the Buccaneers

IS ROOSEVELT a menace to business? That depends entirely upon what you would define as "business." To the small but powerful coterie of financial buccaneers who have been trying to dominate the metropolitan banks and trust companies, and to the captains of industry who have recklessly exploited the industries and transportation systems they control, Roosevelt is and has been an undoubted menace. But the legitimate business of the country—the business of farming, mining, manufacturing, and the distribution of these products to the consumer, the President has earnestly endeavored, by word and act, to encourage and stimulate.

In his latest public speech at Nashville, Tennessee, Mr. Roosevelt clearly stated his position. He said in part:

> There has been trouble in the stock market, in the high financial world, during the past few months. The statement has frequently been made that the policies for which I stand are responsible for that trouble. Now, gentlemen, these policies of mine can be summed up in one brief sentence: *They represent the effort to punish successful dishonesty.*
>
> If to arouse civic manhood in our nation it were necessary to suffer any temporary commercial depression I should consider the cost but small. All we have done has been to unearth the wrongdoing. It was not the fact that it was unearthed that did the damage. All I did was to turn on the light. I am responsible for turning on the light, *but I am not responsible for what the light showed.*

In my opinion the reasons for the present unsettled conditions are directly attributable to the rottenness in high financial circles in New York. It began when the Clearing-House Committee drove the Heinzes, the Thomases and C. W. Morse and others out of the banks, whose money they had been borrowing to finance their private speculations. As a result, confidence in these institutions became undermined and depositors withdrew their funds. New York being the financial centre of the country, banks everywhere felt the effect. Money became scarce. Business suffered. Large corporations curtailed expenditures and laid off employees. The trouble in New York made itself felt everywhere. The whole country bends under the strain.

For the past six years President Roosevelt has striven to arouse the slumbering conscience of the nation. His vigorous enforcement of existing laws, together with his demand for further legislation to curb the rapacity of grasping monopolies, have wrought mightily for good. Never before within the memory of the present generation has there been such a systematic effort put forth for the betterment of the body social and politic. If, in the present crisis, confidence has been shaken, it has not been the confidence of the people in the integrity and sincerity of purpose of the President, but in the banks and trust companies that have permitted their officials to use the funds intrusted to their care for personal aggrandizement.

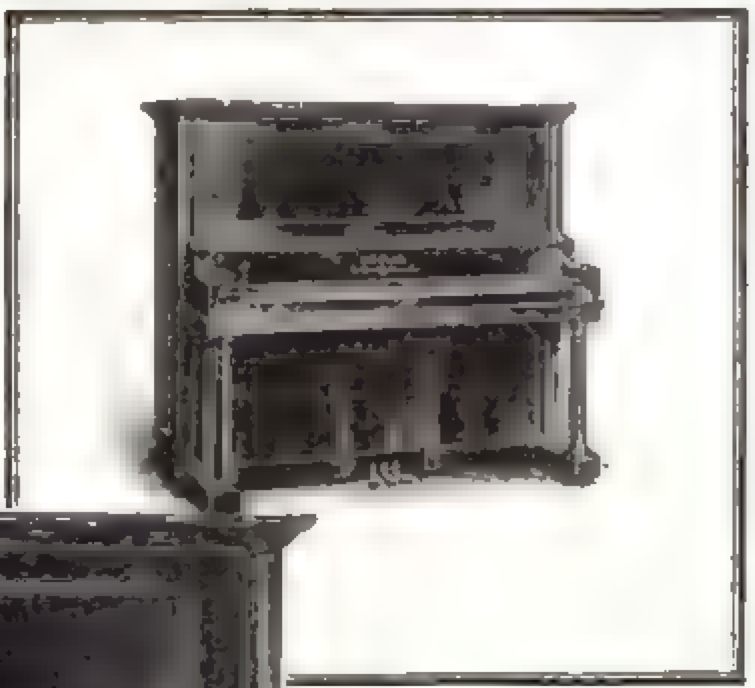
What is needed preëminently is a thorough reorganization of our banking system, and its reëstablishment on a sound and substantial basis.

—H. P. Hough, *Fortress Monroe, Virginia.*

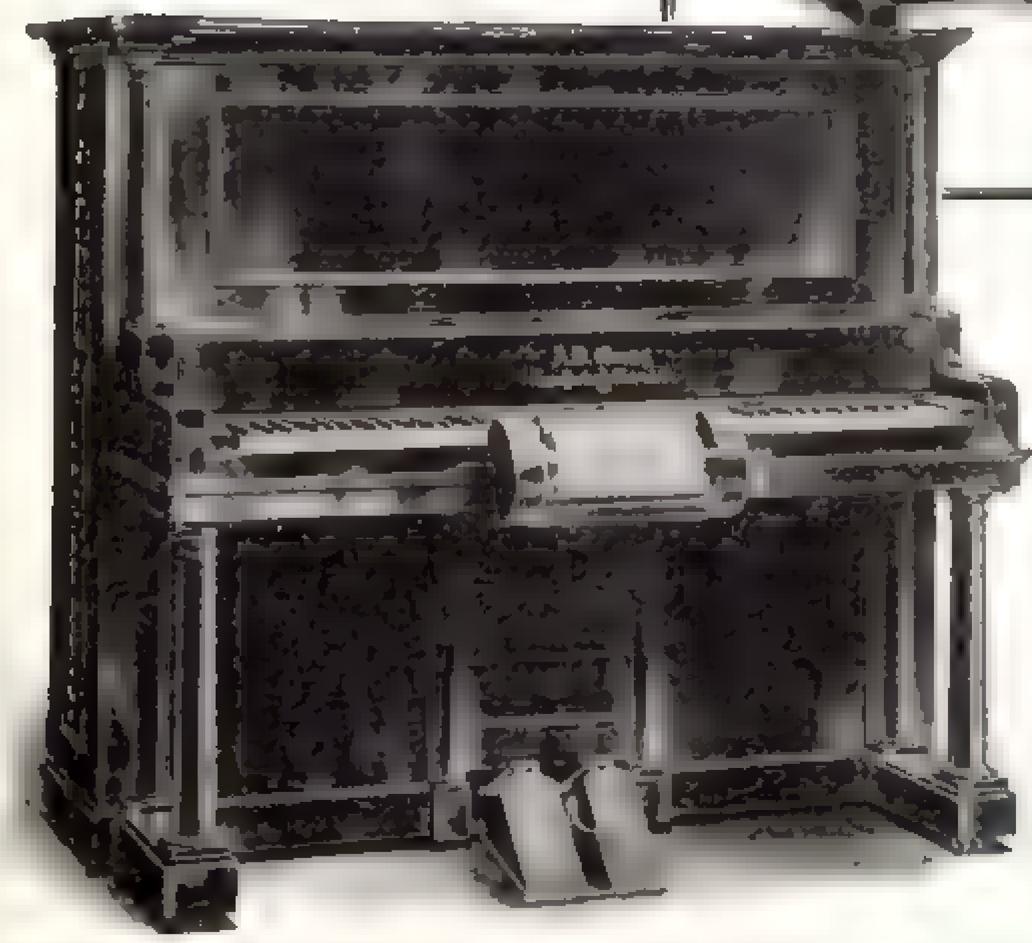
Wanted—More Confidence

PRESIDENT ROOSEVELT is certainly not the cause of unsettled conditions in the business world. The present unsettled condition is caused by some of the leading financiers of the country who have by their dishonest acts shaken the confidence of investors both at home and abroad.

(Concluded on Page 36)



"ARTISTANO" Upright
Ready to use by hand. Player mechanism concealed under the keyboard.



"ARTISTANO" Upright
Ready to use with roll. A slight movement of the hand instantaneously puts the tracker box and the pedals into place.

"ARTIS

THE WORLD'S FI
ARTISTIC PLAYE

THE entire musical world has for years been absorbed in attempts to give to the untrained music lover the command over music, enjoyed by the virtuoso.

Development of Piano-players

The first device known as a "player" consisted of a cabinet, bulky in appearance, inconvenient, and at best a reproducer of "mechanical" music. It was followed by various improvements until the stage of the "interior" player was reached. This type of player, excellent in many respects, could only be incorporated in the upright piano. Furthermore, while it manipulated the keyboard with wonderful mechanical precision, it did not reproduce the touch of the human hand.

At this point progress toward the great end in view appeared to be arrested. The artistic ideals in the minds of devotees of music were still unattained. The upright piano was deficient in the tonal capacity demanded by great masterpieces of music. The magnetic touch of the virtuoso was still his alone; while the playing devices themselves, except for those who could take the months of time necessary to master them, proved too complicated and uncontrollable to produce results more than half satisfying to the true lover of music.

Except in the hands of those few whose business it was to act as demonstrators, these players provided little more than a means of mechanically reproducing music. Easy access to soulful interpretation was still denied.

Had progress toward the ideal piano player stood still forever at this point, the present vogue of mechanical players would have subsided within a very few years.

But just at this point the "Artistano" appeared, affording to the true music lover the instrument and mechanical means for artistic, musical expression.

The "ARTISTANO"

A Tour to Seek Criticism

For the inventors and makers of the "Artistano" to say that they have achieved the ideal would perhaps provoke skepticism. So it has been left to the most critical musical audiences of sixteen famous cities, each well known for its vigorous musical life and its appreciation of the best that the operatic and concert stage can provide, to pass the verdict.

Even from the most prejudiced and skeptical, the verdict was positive. The orders for instruments which immediately flowed in from individuals and dealers were unprecedented in volume.

The triumphant tour of the "Artistano" to these cities is described on the left of this page: the spontaneous, positively uninspired praise given to the "Artistano" wherever it was heard, is given in the panel on the right.

What the Artistano Is

The "Artistano" is a beautiful, perfect Grand Piano of exactly the same character of workmanship, with exactly the same wonderful liquid tone quality, and with the same remarkable volume, that have made A. B. Chase Grand Pianos such favorites with musicians everywhere. And to this beautiful Grand Piano has been added a perfect means for playing it.

The Player Mechanism

entirely concealed beneath the piano, is the simple, compact, pneumatic mechanism by which any person, old or young, whether musician or not, may bring from this superb instrument such music as is only possible with a Grand Piano. One single motion draws the small tracker box from beneath the keyboard and, at the same time, drops the pedals into place. A perforated music roll (the standard roll obtainable everywhere) is inserted in the tracker box and then, by means of small levers at the front, the performer finds himself in command of every dynamic effect possible in hand playing, from the most subtle nuances to the orchestral crashes of tremendous climaxes, and with all the gradations of phrasing and individual expression instantly at his call.

The combination of the player mechanism with the Grand does not in any wise militate against the tone quality of the instrument, nor reduce in any measure its standard of efficiency. The "Artistano" possesses the perfect Grand Piano quality of tone, whether used with or without the player mechanism.

The A. B. CHASE "Artistano" Concert Tour

with C. Arthur Longwell, and Frank Hemstreet, Baritone, of New York, in a series of classical, piano and song recitals, embracing the principal cities of the Pacific Coast and Middle West States, ended October 15th at Pittsburg.

> *"This unique Concert Tour, where all solos as well as the accompaniments were played with music roll on a player-grand piano, stands unparalleled in the history of music in the United States or in the world."*
> —*Musical Courier.*

This tour was planned in order that the "Artistano" might make its first appearance before the public, strictly upon its own merits. In each city visited invitations were sent out privately to the most prominent members of musical circles, while the press critics were invited to publish their exact impressions of the "Artistano" whether good, bad or indifferent. An unbiased, spontaneous verdict was sought, a verdict which, when published to the entire country, would leave no room for doubt or disbelief. Enthusiastic, overflowing audiences greeted the "Artistano" everywhere. What their impressions were will be found on the opposite page.

One of the Programs

Rhapsodie Hongroise, No. 12	Liszt
Aria—Honor and Arms, "Samson"	Handel
Liebeswalzer, Op. 57	Moszkowski
Minuet, Op. 14, No. 1	Paderewski
Papillons	Rosenthal
Lend Me Thy Fillet, Love	Brockway
Winds in the Trees	Goring-Thomas
To Anthea	Hatton
Embarquez-vous	Godard
Etude, Op. 25, No. 9	Chopin
Etude, Op. 25, No. 11	
Aria—Eri tu, "Un Ballo in Maschera"	Verdi
Air de Ballet, Op. 30	Chaminade
A Song of Thanksgiving	Allitsen

STANO"

RST SUCCESSFUL
R-GRAND PIANO

The A. B. Chase "ARTISTANO"
Ready to be played with roll.

The A. B. Chase "ARTISTANO"
Ready to be played by hand. A [illegible] movement of the hand simultaneously folds the tracker box and pedals out of sight.

The First Player-Grand

The virtuoso when playing in concert always uses a Grand Piano from which he can secure the highest possibilities in musical interpretation. A playing attachment, then, to duplicate the effects of the virtuoso must be incorporated in the virtuoso's instrument—a Grand pianoforte.

This is the first distinctive feature of the "Artistano." It is a player-grand — the only successful, artistic one in existence.

Duplicates the Human Touch

The virtuoso's *touch* upon the keys produces the essentially human quality of all good pianoforte playing.

This emphasizes the second distinctive feature of the "Artistano." The method by which power is transmitted from the finger to the piano string has been studied and duplicated in the playing mechanism. In the "Artistano" the notes are not merely sounded, but are struck, in effect, precisely as the human hand strikes them. There is no other interior "player" to-day which accomplishes this indispensable requirement.

Mechanically Simple, it Permits Concentration on the Music Itself

The virtuoso throws his entire being into his playing. Master of his instrument, he expresses unhampered the most scholarly, the most emotional or the most fantastic feelings of his musical nature. In a word he concentrates.

This brings up the third, and vitally important, distinctive feature of the "Artistano." It permits concentration. The music roll (any standard player roll may be used) and the expression levers are grouped together so closely that the eye can watch both the hands and the expression marks simultaneously. The pedals which furnish the pneumatic power respond so easily that the effort is almost unnoticeable. The pneumatics of the "Artistano" are so simple and direct in their action, that less than half the usual effort is required. The musician has no feeling that he is operating a mere machine, but rather is amazed at the ease with which his musical sensibilities may be thrown into the composition before him.

Additional Features

Upon these three ideals achieved—a player-*grand*, the *human touch* and a structural arrangement permitting unhampered *concentration*—the "Artistano" could rest its present and future success. But it has additional distinctive virtues of construction, durability, compactness, accessibility and beauty, which can hardly be taken up adequately here. The "Artistano" in every feature is lucidly set forth in "In Music's Realm" and "The Artistano in the Home," copies of which will be sent to any address. First editions were quickly exhausted. Additional editions are now available.

"Artistano" Uprights

The "Artistano" player mechanism is also incorporated in the "Artistano Upright." This has been done to meet the requirements of those who lack the necessary space for the "Artistano Grand" or prefer the upright style. The "Artistano Upright" is exactly the same size as the regular A. B. Chase Upright. The player mechanism is all below the keyboard, is almost entirely concealed and, unlike other upright player pianos, offers no interference with the action or acoustic properties of the instrument.

The A. B. Chase Company
Norwalk, Ohio

The Makers The A. B. Chase Co., of Norwalk, Ohio, are the makers of the "Artistano." They have a widespread reputation of many years, as makers of the highest possible grade of grand and upright pianos. They have been identified with the most progressive methods known in piano design and construction. The pianos are essentially musicians' instruments and have always commanded highest prices.

Their Ideals, Artistic and Mechanical Years ago this Company would have placed a piano playing device upon the market if it could have offered the public something more than a reproducer of merely mechanical music. While the market was being inundated with "players" of various sorts, this Company was working concentratedly upon an instrument which would go beyond the mechanical, and open to every music lover the artistic realm of music. This ideal is embodied in the "Artistano."

While working for the artistic ideal, this Company had another ideal—mechanical simplicity. The "Artistano," capable of more artistic effects than any other player, is constructed with half the number of parts. Hence its remarkable ease of operation and freedom from disorder.

To Persons Interested **Make inquiry of your best dealer. In case he hasn't the "Artistano" in stock write to us for catalogue "In Music's Realm" and "The 'Artistano' in the Home." Remember, that there is no other player that nearly approaches the "Artistano."**
A. B. Chase Company, Norwalk, Ohio

To Dealers **The "Artistano" Grands and Uprights are making an unprecedented record of sales. From strictly high class dealers in cities and towns where we are not represented we invite correspondence.**
A. B. Chase Company, Norwalk, Ohio

Praise of the Press

Chicago Evening Post The artistic [illegible] of this [illegible] was [illegible] We predict [illegible] a [illegible] [illegible] in the player piano [illegible]

Colorado Springs Gazette The touch [illegible] and strength [illegible] as though the Artistano were gifted with the [illegible] The Artistano gave [illegible] tone and expression as true [illegible] as if from human hands.

Tacoma Daily News There was no [illegible] of tones nor mechanical [illegible] of masterpieces, which to even the expert seemed the marvelous work of the [illegible]

Norwalk Evening Herald The Artistano responds to every demand made upon it as though human hands were manipulating the keys.

Toledo Blade The [illegible] last night was evidence that with the Artistano [illegible] the works of the masters in a most satisfactory manner needing [illegible] a knowledge of the simple manipulation of the player and a love for music.

Oakland Tribune The Artistano was played with and without the player [illegible] to prove that the same individual expression may be obtained with the player as when played manually.

Seattle Times The Artistano was the center of attraction, and all the promises made prior to the concert were completely fulfilled. The entire program was of a high order and rendered in a masterly way.

Spokane Evening Chronicle The masterpieces were played with all the feeling and expression of a master, and those who could not see the operator found it difficult to believe that the numbers were not played by a great artist.

St. Joseph News Press In the great masterpieces all the beautiful shadings were brought out in a delightful manner.

The audience, having previously heard only the common mechanical players, were scarcely prepared for the artistic rendition of the program with this new and marvelous player piano.

Los Angeles News The accompaniments to Mr. Hemstreet's evening of songs were as [illegible] best pianist could make [illegible] that there is much to be expected in the future from this instrument.

Pittsburg Dispatch The Artistano supported the singer with [illegible] characterized as the most perfect piano accompaniment [illegible] had ever heard.

Everett (Wash.) Tribune The Artistano [illegible] the [illegible] audience in [illegible] The most exquisite shadings were produced and [illegible]

Not a number on the [illegible] program that was not played with the soul, as well as the mechanical skill of the virtuoso.

Denver Republican To look at the Artistano as it appeared on the stage one would think it to be a grand piano of the latest design.

[illegible] the keys were not being manipulated [illegible]

Pacific Coast Musical Review [illegible] fineness of tone which is possible to attain with the Artistano [illegible]

[illegible] the majority of accompanists that [illegible]

Bellingham (Wash.) Morning Reveille So perfect was Mr. Longwell's [illegible] interpretation [illegible] program, that the audience sat spellbound, scarcely able to believe that they were not listening to the [illegible]

Portland Morning Oregonian Mr. Longwell's solo numbers [illegible] the [illegible] The accompaniments were also eminently satisfactory.

San Francisco Call C. Arthur Longwell played a classical program, including Liszt's Rhapsodie Hongroise, No. 12, rendering the music not only with absolute accuracy, but with perfect expression.

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IN addition to the large volume of business with institutions, for many years we have made a specialty of selling bonds to the private investor — in amounts both large and small. These bonds are first purchased with our own funds, but only after a most careful and searching investigation, and are offered with our recommendations to our investing clients at prices to yield as large an interest return as is consistent with safety of principal.

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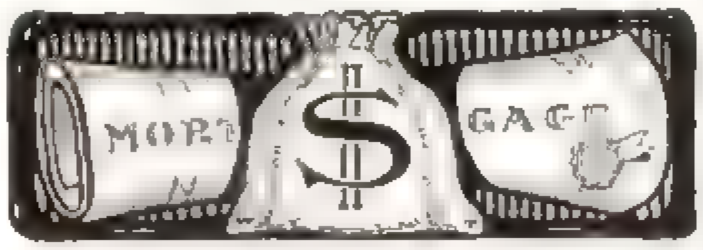


THE TIME TO BUY BONDS

THE opportunity for the average investor with savings or other funds to put his money out to work so that it will not only be safely employed, but also yield him a satisfactory income, is greater to-day in every way than it has been in many years. This opportunity not only extends to stocks which were suggested last week, but also to the very highest class of bonds, which, after all is said and done, comprise the very cornerstone of conservative investment.

This opportunity to buy bonds cheap is peculiarly valuable because there are still a great many people who have a prejudice against stocks on account of the fluctuations of the stock market. With bonds it is different. The changes in price are not so great and, besides, there is always a greater stability of value about them. Most bonds are mortgages or claims on property, and, should the railroad or corporation which they represent get into financial trouble, the bondholder usually has the property on which to get back the amount of his investment.

Bargains in Bonds

Therefore, if you want to buy bonds cheap now is the time to do so. Gilt-edge railroad bonds which are legal investments for savings-banks in such States as New York and Massachusetts, where the savings-banks laws are the strictest, and which, under normal market conditions, would yield about 3.80 per cent., may be bought now at a price to make them yield as high as 4.75 per cent., or even 5 per cent. The cheapness of all other high-class bonds is phenomenal.

This cheapness in the price of bonds is due to practically the same causes which brought about the decline in stocks. The condition is this:

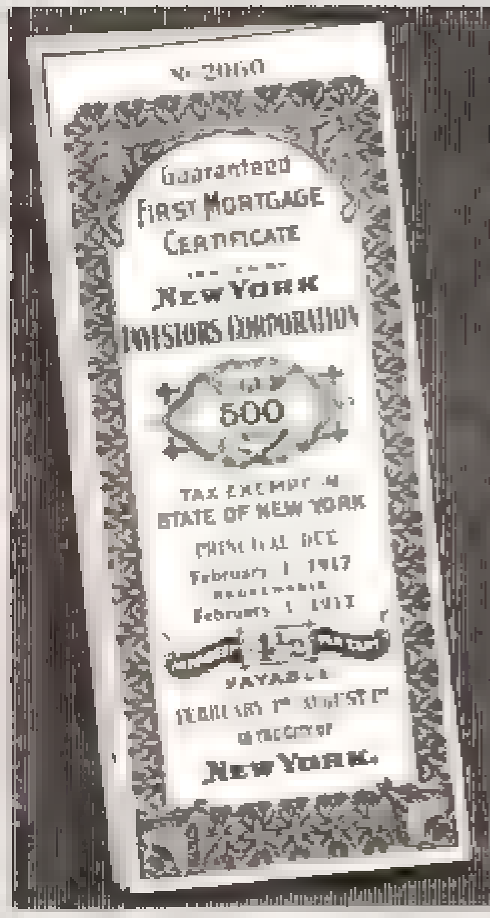
In times like these, when there has been a panic in Wall Street, and when there is a sort of uncertainty about financial affairs generally, money not only becomes scarce, but commands what is called a premium. If you read the newspapers you will see from time to time a paragraph telegraphed from New York which reads something like this: "Money continued scarce and commanded a premium of 4 per cent." This means that money is so tight that, in order to get hold of the actual currency, you have to pay a premium for it. A premium of 4 per cent. means that, if a merchant wants to get one thousand dollars in bills for his pay-roll, he has to give a certified check for $1040 for it.

The fact that money is scarce and high has caused many people who have money to lend it out or actually sell it instead of investing it in stocks and bonds. This has been one of the causes of the decline in the prices of securities. Another cause is that business men and corporations have had to dig deep into their strong-boxes, get out their best securities and sell them at the market prices in order to get enough cash to run their business.

Much money has been taken out of the regular channels of trade. Banks give checks instead of giving money. This is called a suspension of specie payments, which is only done in times of financial stringency. Most banks are trying to keep as large a cash reserve on hand as possible, because, if a run begins, a large amount of money is necessary to meet demands.

But there is still another important condition which affects every investor. In many parts of the United States people have withdrawn their money from the banks in which they had savings and other accounts, and put it into stockings or tin boxes. Others, instead of increasing their bank accounts, have kept the money at home. This widespread hoarding of money is contrary to every law of legitimate investment.

When this department was started you may remember that the statement was made that the only way to make money is



200 MILLION DOLLARS in mortgages have been sold by us in 3 years. They are all worth par and every investor is *glad he bought.*

3 BILLION DOLLARS have been lost during the same period by those who bought stocks and bonds instead, and every buyer *wishes he hadn't.*

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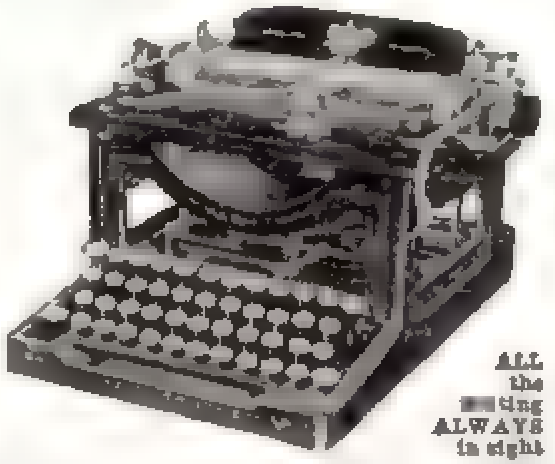


Do You Add or Multiply?

Isn't it drudgery? There is no reason why you should rack your brain or work overtime doing arithmetical work which should be done by machinery.

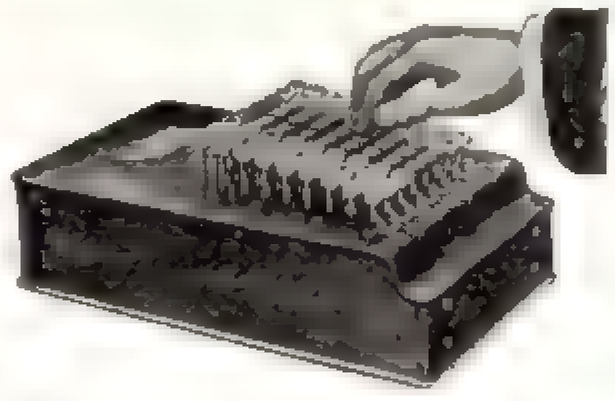
The Comptometer solves any arithmetical problem with the greatest ease and unfailing accuracy. Its speed is unlimited. The Comptometer makes knotty problems a pleasure. It is more helpful than an assistant. Saves two-thirds of the time.

Ferguson-McKinney Dry Goods Co., St. Louis, Mo., saved the price of their ten Comptometers during the first ninety days.

What Will It Do in Your Office?

If you want to keep abreast your competitors you will have to adopt adding machines as you did typewriters. Thousands of Comptometers are being used by the $5,000 concerns to the great corporations and governments. Write for pamphlet and special trial offer. Comptometer sent, express prepaid, on trial to responsible parties in the U. S. or Canada.

Felt & Tarrant Mfg. Co., 853 N. Paulina St., Chicago, Ill.

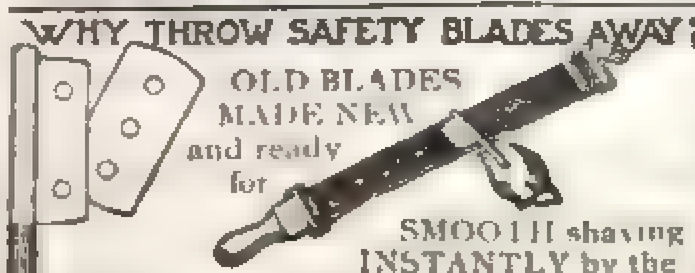


There Is No Middle Ground

Either you get an **Automatic Self-Filling Modern Fountain Pen** or you get a **Makeshift.**

The Modern way means more work, better work, less trouble, than any other way.

For Sale By All Modern Dealers. Prices $2.00 and upward. Made By The Modern Makers, A. A. Waterman & Co., New York. Selling Agents to the Trade — **MODERN PEN CO.**, 22 Thames St., N. Y.



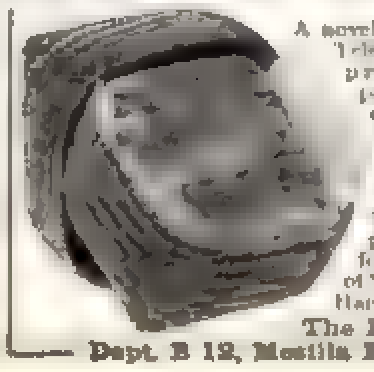
WHY THROW SAFETY BLADES AWAY?

OLD BLADES MADE NEW and ready for SMOOTH shaving INSTANTLY by the

Perfection Stropping Outfit

Always ready for use — Cannot wear out — Stropper is made of steel — strop is finest horsehide. Made especially for Gillette and Wafer Blades. Makes one set do the work of 12. Outfit complete sent prepaid upon receipt of $1 Money Order. Stropper alone 35c. silver or Money Order.

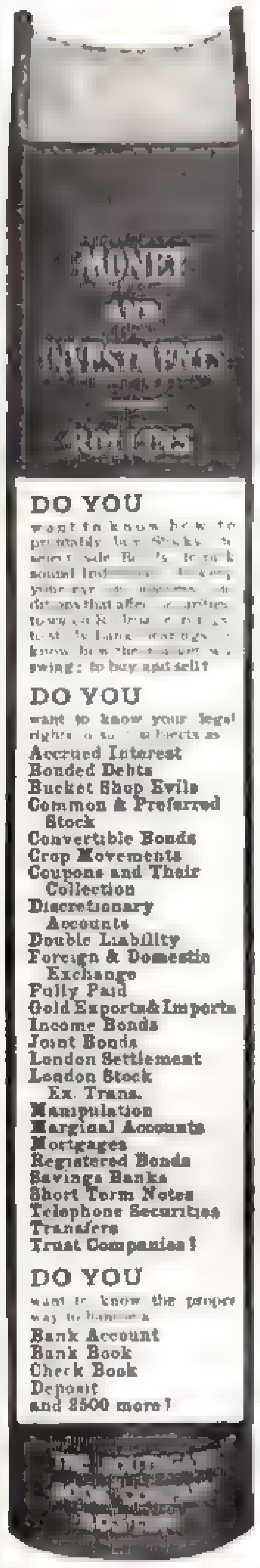
Rudolph Hardware Co., Dept. D, Smithfield St., Pittsburg, Pa.



Genuine Hand-Woven Indian Basket Full of MEXICAN CACTUS CANDY 50c

A novelty in delicious confections. Telescope [illegible] basket woven in pretty [illegible] filled with ½ pound of the most delicious of Mexican sweet meats, **Cactus Candy**, made by boiling the heart of the cactus plant in pure sugar. [illegible] Basket and candy sent prepaid for [illegible] for $[illegible] Xmas [illegible] of Mexican Indian and Japanese Handicraft sent **FREE.**

The Francis E. Lester Co., Dept. B 12, Mesilla Park, New Mexico



DO YOU

want to know how to profitably buy Stocks, to select safe Bonds, to pick sound Industrials, to keep your eye on [illegible] conditions that affect securities, to watch Railroad earnings, to test the Bank earnings, to know how the [illegible] swing: to buy and sell?

DO YOU

want to know your legal rights as to such subjects as

Accrued Interest
Bonded Debts
Bucket Shop Evils
Common & Preferred Stock
Convertible Bonds
Crop Movements
Coupons and Their Collection
Discretionary Accounts
Double Liability
Foreign & Domestic Exchange
Fully Paid
Gold Exports & Imports
Income Bonds
Joint Bonds
London Settlement
London Stock Ex. Trans.
Manipulation
Marginal Accounts
Mortgages
Registered Bonds
Savings Banks
Short Term Notes
Telephone Securities
Transfers
Trust Companies?

DO YOU

want to know the proper way to handle a

Bank Account
Bank Book
Check Book
Deposit
and 2500 more?

2550 $ FACTS for Investors

YOU are striving to get ahead. The safety of your investments depends on your accumulating a competency.

As you accumulate what are you going to do with it? Savings Banks—yes—but what other investments which net a larger interest return?

As you grow larger you have got to enter larger fields. You have got to become identified with the financial affairs of the world

As an investor, perhaps already you have branched out into greater opportunities. Then, here is a book that you ought to own—a book that actually means more $ to you; a book that not only will tell you HOW TO SAFELY MAKE MORE MONEY but HOW TO SAFELY INVEST WHAT YOU HAVE; a book unlike any other book ever published

Many prominent business men and bankers have already purchased this book. If they find it valuable, you should certainly be able to save money by owning it The author, Mr. Montgomery Rollins, is a recognized authority on subjects of sane finance, and in his research in getting together the vital facts in this wonderful book he has consulted and advised with eminent authorities in the financial world; in fact, the subjects most vital to the investor have been gone over by leading Foreign and American financiers He comes to the subject thoroughly disinterested, his only desire being the placing of better and more complete information before the investing public.

Read a few words of what Mr. Rollins says:

"There never has been before a time of such widespread interest in financial affairs. Every one with a dollar, either for investment or on deposit, is alert for information on this subject. The ordinary investor, to say nothing of the less experienced clerk or salesman in the banking office, has long been in need of a concise work to make clear the many intricate terms and usages in the financial world. The existence of such a book would have saved the entailing of hardships upon countless persons, who depending upon small incomes have incurred a loss of principal from lack of proper knowledge."

A book designed to cover this broad field is offered in "MONEY AND INVESTMENTS" A single paragraph in time of need may mean thousands of dollars to you.

The price is trifling when measured by its great worth

We will send you a copy of "MONEY AND INVESTMENTS," 436 pages, bound in cloth, for $2.00 postpaid.

If, after you have examined it carefully, you do not want it, we will return the full price of the book, plus even the postage you put on your letters.

Send $2.00 by money-order or bank draft for this valuable book to-day.

Southgate Book Co.
Southgate Building
Boston, Mass.

I enclose $2.00 for one copy of "Money and Investments" to be sent prepaid.

Name ....

Address ....

to have what money you possess earn more money for you. This is the key to all wealth. Hoarded money is inert power.

Since railroad bonds are the most stable, the following list, which comprises some of the best known, is given for the benefit of small investors:

Pennsylvania Railroad Convertible Gold 3½s, due in 1915. The interest is payable June and December. This bond sells at 85 and interest, which would make the yield about 5¼ per cent. It is convertible into the stock of the company at 75 (the par value of the stock being $50).

Southern Pacific First Consolidated Refunding Mortgage 4s, due in 1955. The interest is payable January and July. It may be bought at 83¾ and interest, and the yield will be about 4.90 per cent.

Louisville and Nashville Railroad (Atlanta, Knoxville and Cincinnati Division) Mortgage 4s, due in 1955. The interest is payable May and November. This bond may be bought at 82, and the yield would be about 4.90 per cent.

Lake Shore and Michigan Southern Gold Debenture 4s, due in 1931. The interest is payable May and November. This may be bought for 85 and interest, and the yield to the investor would be about 5 per cent.

Baltimore and Ohio General Mortgage 4s, due in 1948. The interest is payable April and October. The present price is 90 and interest, and the yield would be about 4.55 per cent.

St. Louis and San Francisco Mortgage Refunding 4s, due in 1951. Interest is payable January and July. The price is 69, and the yield is about 6 per cent.

Atlantic Coast Line Consolidated 4s, due in 1952. The interest is payable March and September. The present price is about 84 and interest, which would make the yield about 4¾ per cent.

Atchison, Topeka and Santa Fe Convertible 5s, due in 1917. The interest is payable June and December. The present price is about 96½, and the yield would be about 5½ per cent. These bonds are convertible into stock of the company on the basis of ten shares for each $1000 bond.

Northern Pacific-Great Northern Joint Collateral Trust 4s, due in 1921. The interest is payable January and July. The present price is 84½, which would make the yield about 5½ per cent.

Chicago, Rock Island and Pacific General Mortgage 4s, due in 1988. Interest is payable January and July. The price is 89 and interest, which would make the yield about 4½ per cent.

Chicago and Northwestern (Sioux City and Pacific Division) First Mortgage 3½s, due in 1936. Interest is payable February and August. At the present price of 84 and interest, the yield would be about 4.40 per cent.

Central Pacific First Refunding 4s, due in 1949. Interest is payable February and August. The present price is 90 and interest, which would make the yield about 4½ per cent.

Louisville and Nashville Unified 4s, due in 1940. Interest is payable January and July. At the present price of 92½, the yield would be about 4.40 per cent.

Chicago, Burlington and Quincy (Illinois Division) Mortgage 4s, due in 1940. Interest is payable February and August. The present price of 96 would make the yield about 4.20 per cent.

If you want a short-term investment—that is, one that matures in a short time—there are exceptional bargains in short-term notes issued by some of the best-known American railroads. Among those which may be had very cheap are the following:

	PRICE	YIELD
American Telephone and Telegraph Company 5 per cent. gold notes, due January, 1910	92½	8.70
New York Central 5 per cent. gold notes, due February, 1910 . .	97	6.50
Lake Shore and Michigan Southern 5 per cent. gold notes, due February, 1910	97	6.50
Michigan Central 5 per cent. gold notes, due February, 1910 . .	96	7
Lackawanna Steel Company 5 per cent. gold notes, due February, 1910	92	9
Louisville and Nashville 5 per cent. gold notes, due March, 1910 .	95½	7.25
Pennsylvania Railroad 6 per cent. gold notes, due March 15, 1910 .	96	7
Atlantic Coast Line 5 per cent. gold notes, due March, 1910 . . .	92	8.70

These are all "and interest" prices, as they stand at the time this article is written.

"MY IDEAL GIFT FOR ANY MAN"

"Here's my *ideal* Christmas gift for any man that shaves. No gift, however costly, will be so highly appreciated. It's a 'Rubberset' Shaving Brush—the only *modern, perfect* shaving brush made."

Ordinary shaving brushes get harsh or moppy, or shed their bristles, thereby causing most of that annoyance, irritation and face-cutting that shaving men experience. Now,

Rubberset
TRADE MARK
SHAVING BRUSHES

overcome all these objections. The "Rubberset" is the finest example of brush construction in the world They are made of the choicest bristle and badger hair stock which is specially treated and then embedded in a patented setting of **Hard Rubber**—the only setting not affected by sterilizing.

Every "Rubberset" has a strong black-on-white **Guarantee** that it **Won't** get harsh, or moppy, or shed bristles, or fall apart. Therefore, every user of a "Rubberset" will be able to shave with perfect comfort, ease and safety for the rest of his shaving days. Be sure you get the genuine—stamped "Rubberset."

We offer three special styles of the "Rubberset" Shaving Brush, a choice from which will make an exceptionally handsome gift. Each brush, attractively boxed in a fine leatherette case, ready for presentation.

Style 1. "Rubberset" Shaving Brush . $1.00
White celluloid handle, pure badger hair, medium size.

Style 2. "Rubberset" Shaving Brush . . $3.00
White celluloid handle, selected badger hair, large size

Style 3. "Rubberset" Shaving Brush . . $5.00
White celluloid handle, choicest badger hair, very handsome

Ask your dealer. Or send us the price and receive, postpaid, the brush desired, handsomely boxed. Special folder on request.

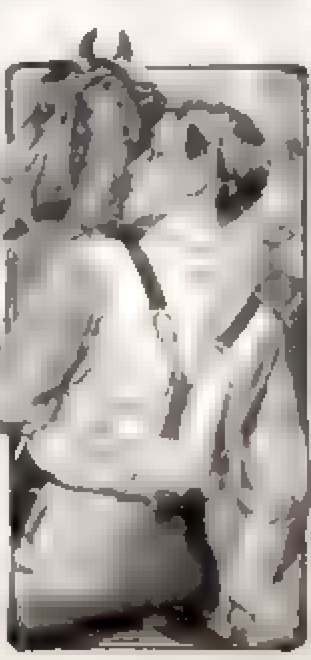
The Rubberset Brush Company, 63 Ferry St., Newark, N. J.

For CHRISTMAS GIVE President Suspenders

President Suspender Christmas boxes

When you decide to make presents of suspenders for Christmas you naturally think of President Suspenders, because most men wear Presidents. When you buy President Suspenders you are sure of giving the easiest, most comfortable and most durable suspenders.

50c. A PAIR
Including a Christmas box



So many stores sell President Suspenders because so many men refuse to take other kinds.

President Suspenders in handsome Christmas boxes, decorated with splendidly colored reproductions of Boileau paintings, make excellent presents for Father, Husband, Brothers, Brothers in Law, Cousins, Nephews, and Friends. Give each a Christmas box of Presidents

If your home stores have no President Suspenders in Christmas boxes, buy of us, by mail. 50 cents, postpaid.

THE C. A. EDGARTON MFG. CO., 551 Main Street, Shirley, Mass.

1908 Calendar and three PHILIP BOILEAU Panel Pictures for 25 Cents

The President Calendar for 1908 marks our best — [illegible] — painted by Philip Boileau. Each of the three subjects is [illegible] The whole calendar is a work of art [illegible] There are four parts. No printing on the pictures. The 1908 calendar is on a separate sheet. All four, the three pictures and the Calendar, are done in [illegible] on heavy, [illegible] plate [illegible] making very attractive panels for framing [illegible] paid for 25c. **Now Ready.**

The C. A. Edgarton Mfg Co. 551 Main St., Shirley, Mass.

WINSLOW'S Skates

THE BEST ICE AND ROLLER SKATES

For more than half a century we have been making skates.

Our 1908 catalogues are ready for distribution. Send for a copy. When writing, state whether you are interested in Ice or Roller Skates.

THE SAMUEL WINSLOW SKATE MFG. CO.
Worcester, Mass., U. S. A.
84-86 Chambers St., New York. 8 Long Lane, E. C., London.

GEO. S. PARKER

Parker
Lucky Curve
Fountain Pen

The Pen that Inks the Point

For a
Christmas Present

Look as long as you will, you cannot find another article of moderate cost, that will make a gift for old or young, so useful or pleasing as a **Parker Fountain Pen.** It will be a constant reminder of the giver.

Furnished in a pretty Holly Christmas Box without extra charge.

A Pen with Particular Advantages

If the man who purchases a Parker Pen expects to find ink outside the nozzle, to soil his fingers when he takes the Pen from his pocket, and removes the cap, he will be disappointed — happily, however, for, thanks to the "Lucky Curve," it will be found clean and dry.

It's worth while to be particular when you buy a FOUNTAIN PEN

Thousands of courteous, conscientious dealers sell our Pens. If yours does not, we will gladly supply you direct or refer you to the nearest dealer who has them

This enlarged cut shows No. 14, Barrel and Cap covered with solid silver filigree work. Price **$5.00.** Same pattern 14 kt. gold plate **$6.00.**

Either would make a magnificent present.

Special Offer.

Name engraved on Pen name-plate without extra charge.

. . . Beautiful Art Catalogue mailed on request, containing beautiful illustrations of Pens costing from $1.00 to $20.00 and information you ought to have about Fountain Pens, either standard or self-filling.

The
Parker Pen Co.
90 Mill Street
Janesville, Wisconsin.

European Branch, Stuttgart, Germany. Canadian Agency, Buntin, Gillies & Co., Hamilton and Montreal. [illegible] Mexico City, Mexico. F. Luffi & Co., Sydney, Australia. Alvarado & Jordi, Havana, Cuba.

A combined Aluminum Ruler and Paper Cutter free for stamp to intending pen purchasers.

LAWRENCE UNIVERSITY, PRESIDENT'S OFFICE,
APPLETON, WIS.
PARKER PEN CO., JANESVILLE, WIS.

GENTLEMEN — Permit me to add an unsolicited testimonial to those I presume you are constantly receiving, relative to the merits of your "Lucky Curve" pens. I have used one nearly four years and have found it eminently satisfactory. They are what you claim, "good pens."

Respectfully,
ZELIA A. SMITH.

Magic of the Electric Furnace

CONQUERING THE NEW METALS WITH HIGH TEMPERATURES

By René Bache

THE electric furnace has opened up a whole world of new arts to exploration. In particular the field of investigation thus made accessible offered opportunities for experiment with various rare metals, which, regarded hitherto as mere curiosities of the laboratory, are now being turned to account for many important industrial uses.

It is the electric furnace, capable of producing a temperature of seventy-two hundred degrees Fahrenheit, that has made practicable the reduction to metallic form of that elusive element, tantalum — so called by very reason of the difficulties which were encountered in trying to separate it from its ores. But it was worth the trouble, for it solved the problem of the electric lamp, furnishing a satisfactory substitute for the carbon filament.

The ordinary carbon incandescent lamp is not economical. It consumes a large amount of electrical energy, relatively to the illumination afforded, and its profitable life is short — only about five hundred hours. After that length of time it loses efficiency, owing to the blackening of the glass bulb through dissipation of the carbon filament; and, if the lamp is used on a voltage high enough to give a light approaching whiteness, its life is much shorter.

Accordingly, efforts have been made to construct a lamp that would give a better light with less consumption of electrical energy, and this was finally accomplished by substituting osmium, and then tantalum, for carbon as a material for the luminous filament. Many tantalum lamps are now in use. The light they give is much whiter than that of the carbon lamp, and more brilliant, because the metal can be raised to a higher temperature than the carbon filament. The higher the temperature, the brighter the light. It is steadier, too, because less sensitive to changes of current. The life of the lamp is no longer than that of the carbon, but there is a considerable saving of electrical energy, the tantalum consuming only two watts per candle-power, against three and a half watts for the carbon lamp.

The Hardest Metal Known

A lump of tantalum heated to a red glow can be beaten easily into a plate under a steam hammer, and, after being thus heated and hammered several times, it acquires a hardness equal to that of the diamond. Attempts to bore a hole through such a sheet one-third of an inch thick with a diamond drill running at a rate of five thousand revolutions a minute for three days resulted in a penetration only one-fourth of the way through, while the drill was much worn. A complete perforation could not be made.

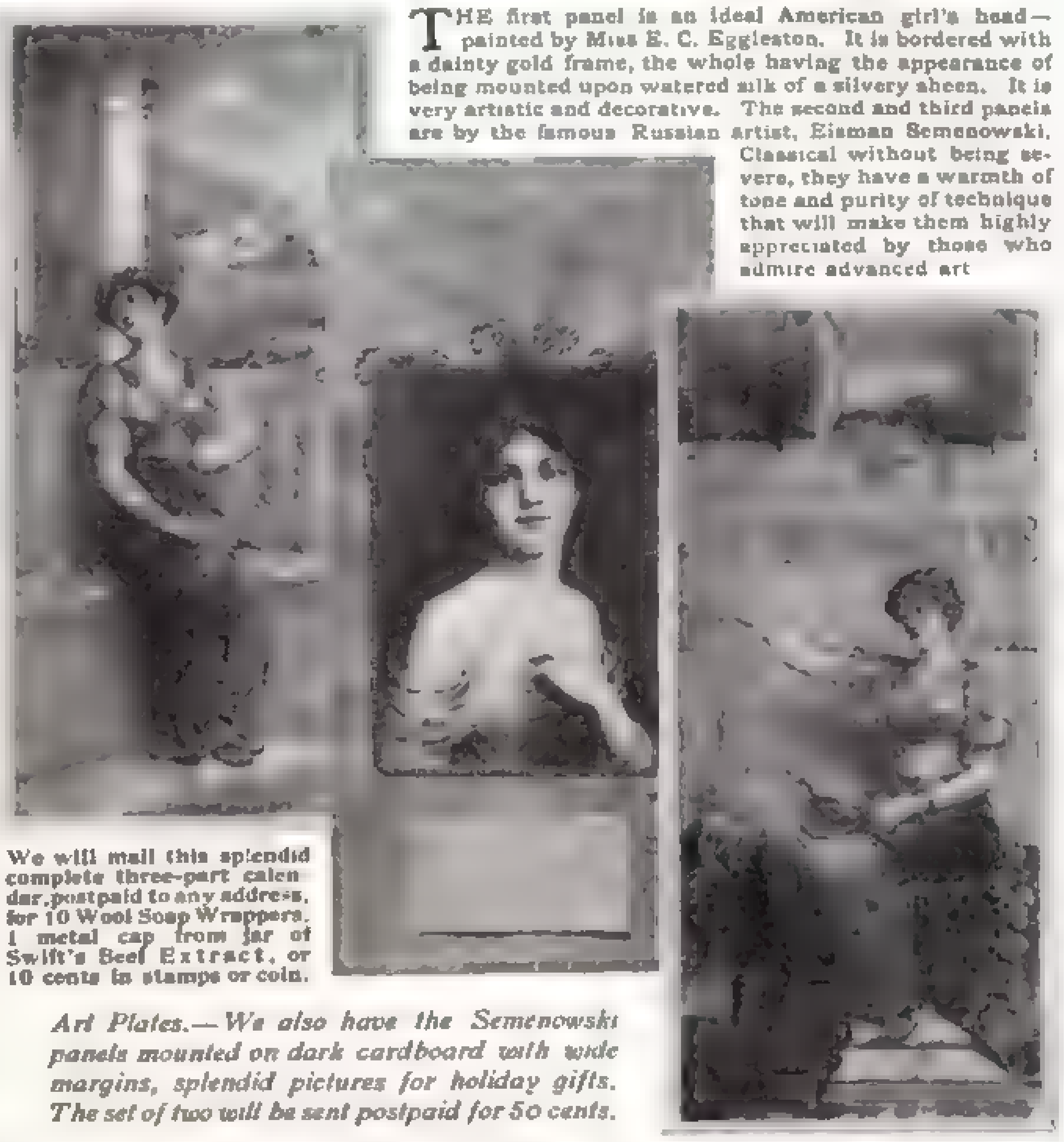
On account of its wonderful hardness hopes are entertained that the metal may be successfully employed for dies, drills, bearings and journals. It should multiply the efficiency of lathes and other cutting tools, greatly augmenting their capacity to do work. Doubtless, many other uses will be found for it, one to which it is already applied being the manufacture of pens. These pens resist the chemical action of ink and the atmosphere as well as gold pens, to which they are very superior in respect to elasticity and hardness. It may be added that the principal supply of tantalum now comes from Western Australia, but there is plenty of it in the Black Hills of South Dakota and in North Carolina.

The superior efficiency of the tantalum lamp, it will be understood, is attributable primarily to the extraordinarily high melting point of the metal — fifty-two hundred degrees Fahrenheit. But, although, in this respect, it represented the first gain over the carbon light, it is by no means the best thing possible. Tungsten, another refractory metal, has an even higher melting point (fifty-five hundred degrees), so that a filament made of it can be burned at a correspondingly higher temperature without being destroyed. Now, it happens, curiously enough, that an increase of only two hundred degrees in the temperature of

Swift's Premium Calendar 1908

Three large panels, each 8¼ x 17½ inches, lithographed fac-similes of the original paintings, works of art that will beautify and adorn any home.

THE first panel is an ideal American girl's head — painted by Miss E. C. Eggleston. It is bordered with a dainty gold frame, the whole having the appearance of being mounted upon watered silk of a silvery sheen. It is very artistic and decorative. The second and third panels are by the famous Russian artist, Eisman Semenowski. Classical without being severe, they have a warmth of tone and purity of technique that will make them highly appreciated by those who admire advanced art



We will mail this splendid complete three-part calendar, postpaid to any address, for 10 Wool Soap Wrappers, 1 metal cap from jar of Swift's Beef Extract, or 10 cents in stamps or coin.

Art Plates. — We also have the Semenowski panels mounted on dark cardboard with wide margins, splendid pictures for holiday gifts. The set of two will be sent postpaid for 50 cents.

Swift & Company, Dept. 18, Stock Yards Station, Chicago

Swift's Silver Leaf Lard
3-, 5-, and 10-pound airtight pails

Swift's Premium Hams and Bacon
Sweet, Tender, Fine Flavor, Appetizing

Do You Know the Joys of Holeproof?

Do you know the joy of putting your feet into **Holeproof Stockings** that won't go bad for six months?

Do you know the joy of giving "good riddance" to the miserable, detested weekly darning that **Holeproof Hosiery** has made an end of?

Do you know the joy of buying stockings as you do other things, with the knowledge that they will last? In short

Are Your Sox Insured?

READ THIS GUARANTEE

We guarantee any purchaser of **Holeproof Stockings** that they will need no darning for six months. If they should we agree to replace them with new ones provided they are returned to us within six months from date of sale to wearer.

Holeproof Hosiery
For Men and Women

WEARS SIX MONTHS WITHOUT HOLES

Holeproof is the original guaranteed long wear hosiery. It is knit of long fibered Egyptian cotton, by a process which renders it extremely tough and durable, yet elastic, and it is soft and easy on the feet.

Holeproof Sox are reinforced at points of hardest wear and retain their original good shape. They cost no more [illegible] as any you ever saw. It is stocking luxury to wear **Holeproof**, and [illegible] wear any other.

Men's Holeproof Sox are made in fast colors — Black, Tan (light or dark), Pearl and Navy Blue. Sizes 9½ to 12. [illegible] Sold only in boxes containing six pairs of one size — assorted colors if desired. Six months' guarantee with each pair. We make stockings for women under the same guarantee. Sizes, 8 to 11. Reinforced garter tops. Colors: Black and Tan.

Send $2.00 To-day for Trial Box. **We Prepay Shipping Charges**

CAUTION! If your dealer carries **Holeproof**, buy of him, but be sure you get the genuine. In ordering state size, color preferred, and whether all one color or assorted. Remit by money order, draft or any convenient way.

HOLEPROOF HOSIERY COMPANY, 40 Fourth Street, Milwaukee, Wis.

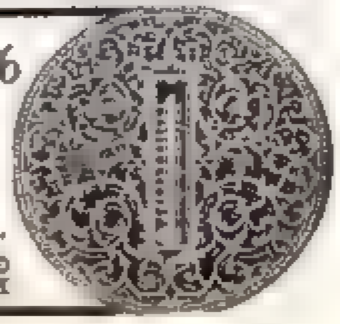
Coal Bills Reduced 25% Comfort Increased 100%

BY USING **The Powers Heat Regulator**

ON YOUR FURNACE OR BOILER.

Easily applied, fits any heater. Sold by all dealers or sent on trial. Automatic.

Send for FREE BOOK THE POWERS REGULATOR CO. 45 Dearborn Street, CHICAGO 115 Fifth Avenue, NEW YORK



Michaels-Stern Fine Clothing

is for you, and all men and young men, who want *good* clothes that are made in custom-tailors' shops, of custom-tailors' fabrics and in custom-tailors' styles.

Ask the Wearer

Best Class stores everywhere sell

MICHAELS-STERN

SUITS and OVERCOATS at $12 to $35

"Styles from Life," covering men's correct dress for all occasions, and the "Etiquette of Cards and Invitations," sent FREE, if you will write for booklet "M."

MICHAELS, STERN & CO.
Manufacturers
ROCHESTER, N. Y.

Look for this Label

It is on all Michaels-Stern Fine Clothing and identifies it

Make a gift of
BISHOP'S CALIFORNIA GLACÉ PRUNES
To your friends Anywhere in the World

It makes no difference in what State or on what continent they live, they cannot buy anything like Bishop's California Glacé Prunes.

Even when we tell you that Glacé Prunes are large, rich California fresh prunes, crystallized to perfection as they are taken from the tree, and then stuffed with finest California English Walnuts—even then you can have but the faintest conception of the rich, alluring and before unknown deliciousness of this confection.

But taste them!

Then you will know it all and be at a loss yourself for words to tell of their goodness.

Who is there who would not like a gift from California, and above all, who is there who would not like a gift of Bishop's California Glacé Prunes?

Packed in half, one, two and five pound boxes. Prices 35c, 70c, $1.30 and $3.00 each. We prepay all shipping charges.

If you cannot buy GLACE PRUNES from your dealer, send order with Money Order enclosed to us at once, also addresses to whom you wish boxes sent. Orders should reach us at least one week before Christmas.

BISHOP & COMPANY
Los Angeles, Cal.

the filament nearly doubles the light. A comparatively slight increase in temperature augments the light by fifteen per cent. Thus the tungsten lamp, worked ordinarily at forty-one hundred degrees Fahrenheit (higher than is possible for carbon), is much more brilliant than the lamp with the carbon filament.

Tungsten incandescent lamps are now on the market at a reasonable price, and are being introduced largely. Their light, instead of yellow, is white and of a very pleasing quality, but its extreme brightness renders a frosted or colored globe desirable in living-rooms or offices. With an expenditure of one-third of the electrical energy they will give the same amount of illumination as carbon lamps, and they have been burned for as long as three thousand hours without perceptible loss of brilliancy.

Tungsten Cutting Tools

Boulder County, in Colorado, is the only source in this country from which any considerable quantity of tungsten is now obtained. Its ores are associated with granites, and one of them, called "scheelite" (calcium tungstate) occurs in promising quantities near the entrance of the Yellowstone Park, in Montana, and five miles from Johannesburg, in the Mojave Desert of California. This scheelite, when dissolved in a mineral acid, precipitates a yellow powder (tungstic oxide), which, when mixed with carbon and heated in a crucible, comes out in the form of metallic tungsten. The melting point of the stuff is so high that it cannot be fused, and so it is mixed with iron to make an alloy, which is put into steel to harden the latter. When thus used, it multiplies the efficiency of lathes and other cutting tools by five—enabling them, that is to say, to do five times as much work before wearing out.

Tungsten—which, by the way, looks somewhat like platinum, and takes a high polish—has other valuable uses, being employed largely in fireproofing cloth for curtains, draperies, etc., and as a mordant in dyeing.

In Chester County, Pennsylvania, the farmers plowing the fields frequently pick up large crystals of a substance known as "rutile." It is an oxide of another interesting metal, called titanium, and has a considerable market value, being utilized by manufacturers of dental supplies for coloring artificial teeth. Also, it is used to give to porcelain tile a soft and beautiful yellow tint.

As to Titanium

Though generally spoken of as one of the rare elements, titanium is, in reality, one of the most common. According to the reckoning of Professor F. W. Clarke, Chemist-in-Chief of the United States Geological Survey, it forms nearly one-half of one per cent. of the surface rocks of the globe, being much more plentiful than lead, zinc or copper. It occurs in many kinds of rocks, and is almost always found in clays in appreciable quantities.

The melting point of titanium is so high, however, that it cannot be obtained from its ores in a pure metallic form without the help of the electric furnace. Small quantities of it add greatly to the strength of cast iron, and likewise to the tensile strength and elasticity of steel. Experiments are now being made with a view to utilizing it as a material for filaments in incandescent lamps, but the difficulty of reducing it to a metal is so great that only partial success has thus far rewarded the effort.

Another rare and interesting metal, found associated with sandstones in Southwest Colorado, is vanadium. It is used like tungsten and titanium to augment the hardness and tensile strength of steel. Cutting tools of vanadium steel may become almost red-hot without losing their temper.

In addition, it has been discovered recently that vanadic acid affords an admirable and comparatively cheap substitute for true gold bronze. In the form of a fine light powder it is easily mixed with gums or varnishes, and gives a handsome color and durable lustre to objects to which it is applied.

Both uranium and molybdenum are now used—their salts, that is to say—in pottery making. The latter gives a fine blue color to glazes, and uranium salts are

A Regal "Thoroughbred"

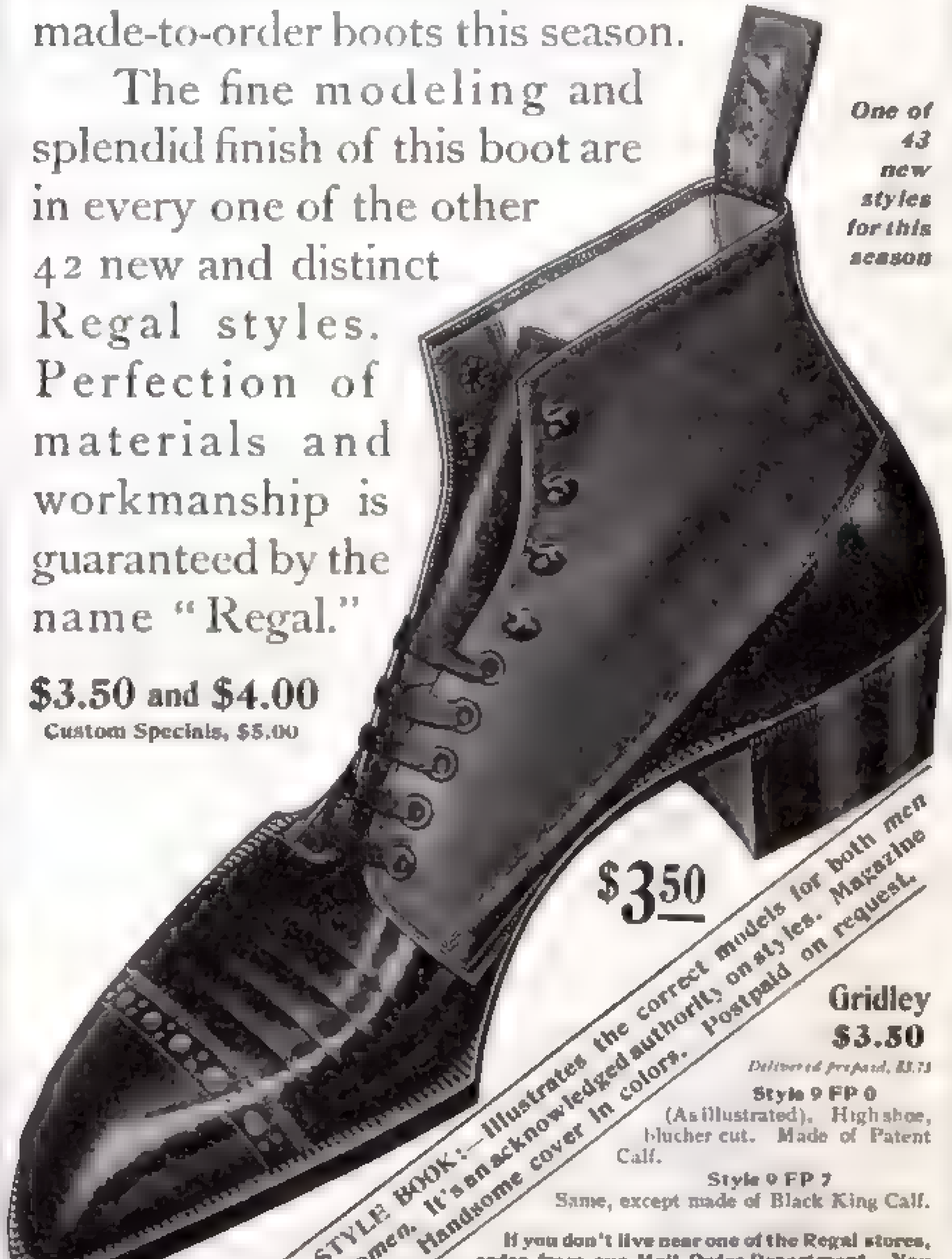
Typical of this season's leading footwear fashions is the "Gridley"—a dressy Patent leather boot, full of "snap" and uncommon style, designed for semi-dress and business wear.

In this model all the correct style-features of the season are embodied—the popular blucher-cut upper, the newest sloping pointed toe, and a custom-shaped extension sole of the exact width and outline found in the most expensive made-to-order boots this season.

The fine modeling and splendid finish of this boot are in every one of the other 42 new and distinct Regal styles. Perfection of materials and workmanship is guaranteed by the name "Regal."

$3.50 and $4.00
Custom Specials, $5.00

One of 43 new styles for this season



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NEW STYLE BOOK:—Illustrates the correct models for both men and women. It's an acknowledged authority on styles. Magazine size. Handsome cover in colors. Postpaid on request.

Gridley
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Delivered prepaid, $3.75

Style 9 FP 0
(As illustrated). High shoe, blucher cut. Made of Patent Calf.

Style 9 FP 7
Same, except made of Black King Calf.

If you don't live near one of the Regal stores, order from our Mail Order Department. You will receive as satisfactory shoes as though you personally selected the style you wish.

REGAL SHOE COMPANY
Mail Order Dept.: 129 SUMMER STREET, Boston, Mass.

MAIL ORDER SUB-STATIONS:
Factory, East Whitman, Mass., Box 921. San Francisco, Cal., cor. Van Ness Ave. and Bush Street, *New Store*. London, England, 97 Cheapside, cor. Lawrence Lane E. C.

REGAL SHOES
FOR MEN AND WOMEN
153 Stores and Agencies in All Principal Cities

New York Styles at Money-Saving Prices

You want New York STYLE. We give you the latest, because we are always on the ground.

You want PERFECT FITTING GARMENTS. We have fitted over 1,000,000 women and we know we can fit you.

You want LOW PRICES. Buying our materials in enormous quantities, and having had over 19 years' experience in the making of women's garments, we are able to offer values you never even thought possible.

We will make alterations without charge, or we will refund your money if you prefer. Will your local dressmaker or storekeeper do as much? That's the reason why we say, YOU TAKE NO RISK IN DEALING WITH US.

Winter Suits
(Made-to-Order)
$6 to $25
CATALOGUE AND SAMPLES Free.

Our Catalogue illustrates and describes the following garments, which we make to order:

VISITING DRESSES	$6.00 to $20.00
TAILOR MADE SUITS	$7.50 to $25.00
SEPARATE SKIRTS	$3.50 to $ 5.00
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Also a full line of the following ready made goods:

LADIES' & MISSES' CLOAKS	$5.45 to $34.75
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We prepay postage or express charges on anything you order from us to any part of the United States.

Write today for our new Winter Catalogue sent FREE. If you desire Samples of Materials used in our Suits, Skirts and Rain-Coats, be sure to mention the colors you prefer.

National Cloak & Suit Co.
214 West 24th Street, New York City
Largest Ladies' Outfitting Establishment in the World
Mail Orders Only. No Agents or Branches.

Way's Muffler For Men, Women and Children. Automobilists' Comfort.

On or off in a jiffy. Doesn't go on over head, snaps together at back of neck, but covers lungs and throat completely. Over 3,000,000 sold last winter. Snap on in a jiffy as you go out in cold again. Knit of finest cashmere wool, all colors. Made with or without ear or lace coverings. [illegible]

WAY'S MUFFLER

Sold everywhere by haberdashers, dry goods stores, clothiers, druggists, 50c to $3. If your favorite store doesn't keep WAY'S MUFFLER, write us and we will see you get one immediately. Our new book, "Cold Air, Nature's Great Tonic," gives intensely interesting information on nature's simple method of preventing coughs, colds and all throat and lung diseases. Mention this magazine on a post-card and we'll send you a free copy by return mail. "Do it now."

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CHRISTMAS CATALOGUE

48 pages, describing 350 Books for Presents suitable to all purses and to all tastes.

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employed also in the manufacture of iridescent glass. Uranium ores are very rare and hard to find. Those of molybdenum are associated with old crystalline and metamorphic rocks in many parts of the United States, but the problem of extracting the metal is most difficult. Its salts are utilized as a germicide, for fireproofing, and as a disinfectant.

A new use for chromium has been found in the manufacture of artificial rubies, which, produced in the electric furnace, are now appearing on the market. These synthetic gems, like the natural ones, are crystallized corundum, and chromium (as in Nature) is employed to color them. The metal—our principal supply of it comes from Asiatic Turkey, though there are considerable deposits in Yancey County, North Carolina—is also utilized in making "chrome brick," for building smelting furnaces and open-hearth steel furnaces. But its most important use is in the production of chrome steel, which is now considered the most desirable thing for armor plates of warships.

Measuring High Temperatures

With the introduction of these new arts, depending upon enormously high temperatures, it has become necessary to devise means for accurately measuring such temperatures. For this purpose manufacturers of steel, porcelain, glass, etc., employ so-called pyrometers (the word, literally translated, meaning fire-measurers), which are in themselves very novel contrivances. Where heats so intense are concerned, it is not practicable to use mercury thermometers, of course, because the mercury would vaporize. Ingenious devices of other kinds must be utilized, some of them, called "optical pyrometers," determining the temperature by measuring the intensity of the light given out from the furnace.

It is of utmost importance that the pyrometers shall be accurate, in order that the manufacturing processes in connection with which they are used may not go wrong. For example, in a glass factory the sheets of glass, rolled red-hot, pass through a series of annealing ovens while their temperature is gradually lowered. If the ovens are not heated just right, the final product will be unfit for use. It is the same way with the hardening of armor plates; for, unless the temperature is kept uniform, strains will be set up in the material, rendering it brittle.

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Listen to its marvelous tones in the quiet of your own home, invite your musical friends in to hear it, see what they think of it, then if you are not convinced that it is the best Phonograph you ever listened to, ship it back at our expense, and the **Free Trial** will not cost you a cent.

Write a Postal Card today for our beautiful Free Catalog and large colored Picture Catalog, showing the machine in full size. Don't let anyone anywhere persuade you to buy a Phonograph at any price till you have received our Catalog.

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$29.85
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S. A. HUTCHISON, Manager, 212 Clark St., Chicago

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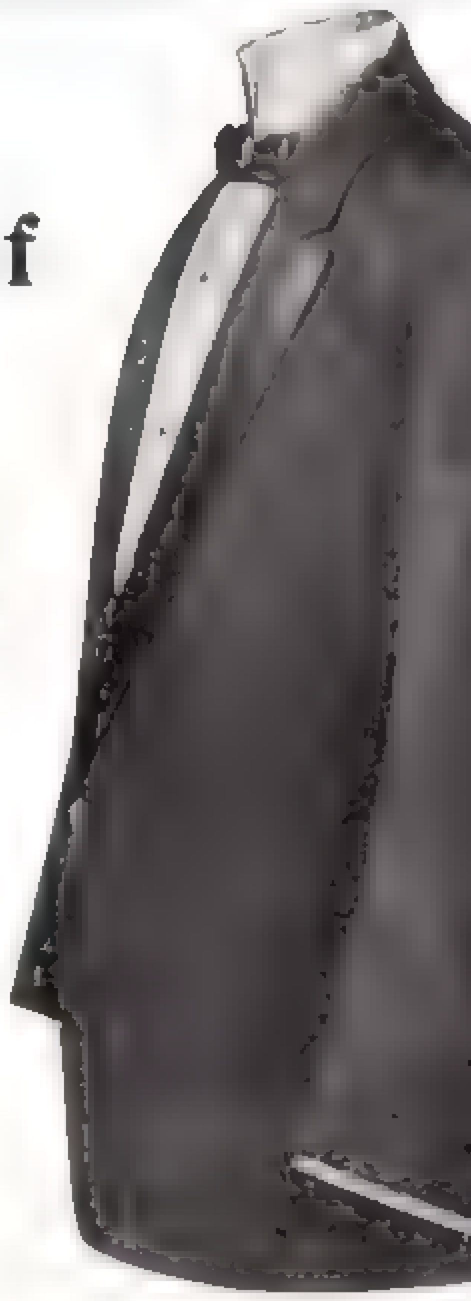

FROM A PHOTOGRAPH

Comfort is another name for fit—when you are speaking about clothes. If you are conscious that your coat wrinkles in the back, or falls away in the collar, or is scant in the chest, or puckers in front, the coat doesn't fit you. You are not comfortable, are you? That's the condition that Stein-Bloch deals with successfully.

The Winter models are at the leading clothier's in every city.

Send for "Smartness," the new style book.

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Wholesale Tailors
REGISTERED 1888.

Offices and Shops,
ROCHESTER, N. Y

SINCE 1854

NEW YORK,
130-132 Fifth Ave

IN HANDSOME SINGLE PAIR BOXES MAKE USEFUL INEXPENSIVE HOLIDAY GIFTS

50¢

MODEL B
Bull Dog
SUSPENDERS

Just the Thing for His Christmas
MODEL B

Bull Dog Suspenders

The Standard because they fit, because they contain more and better rubber than other makes, allowing easy, free movement of the body in every position; because they have gold and metal parts guaranteed not to rust or tarnish, and because the cord ends are stronger than [illegible] in suspenders, preventing them from fraying and wearing through.

They outwear three ordinary kinds, which means three times the service of usual 50 cent sorts.

The Most Comfortable Suspenders Made, for Man, Youth or Boy

In Light, Heavy or Extra Heavy Weights, Extra Long. No Extra Cost

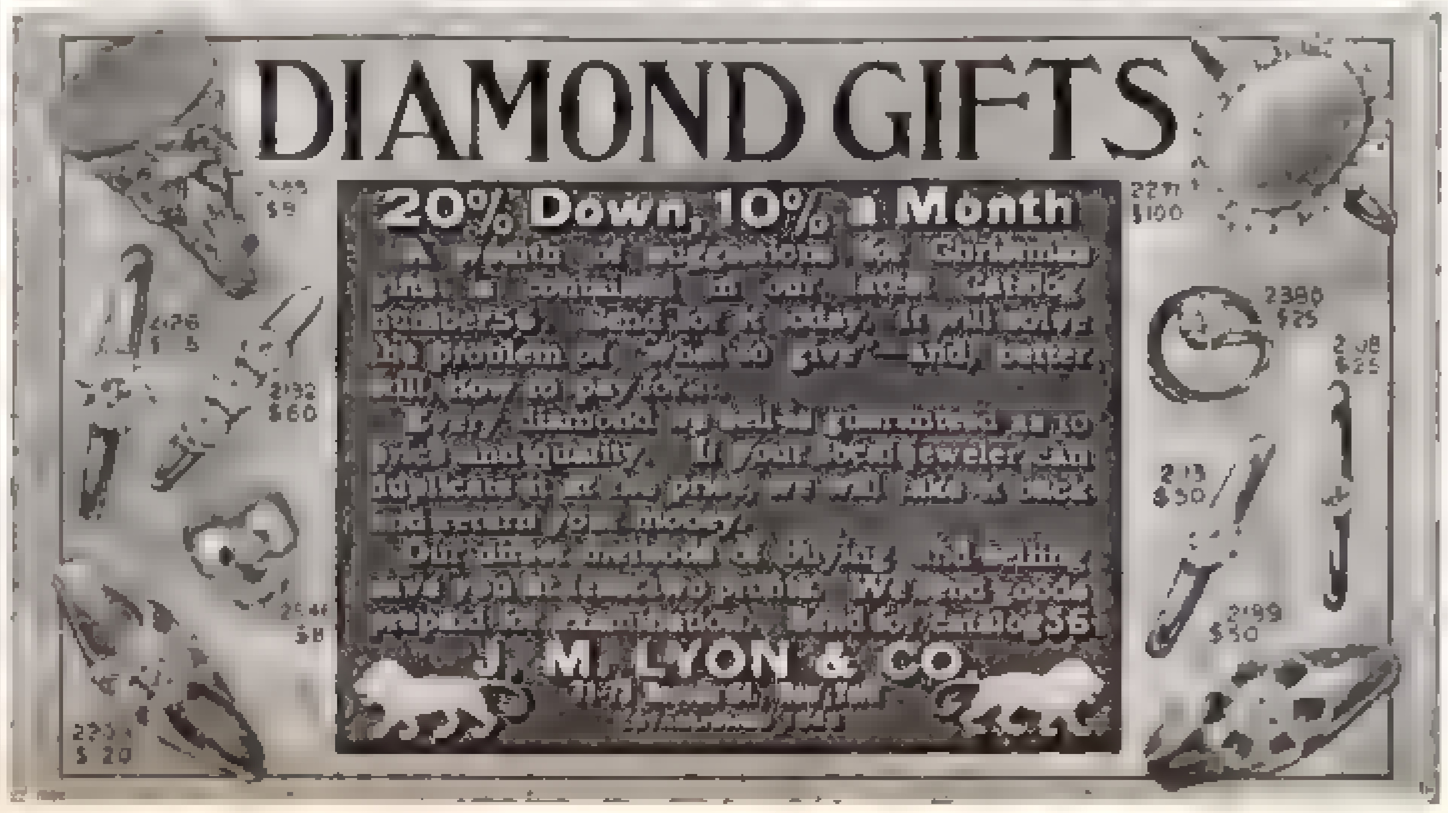
Sensible, Inexpensive Gifts Every Man and Boy Will Gladly Receive

FOR THE BEST INSIST ON MODEL B BULL DOG SUSPENDERS

If your dealer cannot supply you, we will, postpaid, for 50 cents

HEWES & POTTER, Dept. 6, 87 Lincoln St., Boston, Mass.

Valuable "Style Book" holiday suggestions free on request



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20% Down, 10% a Month

A wealth of suggestions for Christmas gifts is contained in our free catalog number 56. Send for it today. It will solve the problem of "what to give"—and, better still, how to pay for it.

Every diamond we sell is guaranteed as to price and quality. If your local jeweler can duplicate it at the price, we will take it back and refund your money.

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J. M. LYON & CO.
[illegible]

In Good Times or In Bad Times Life Insurance In The Prudential Is Always Certain and Secure.

The Prudential Policy
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THIRTY MILLION DOLLARS

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"I don't believe you can do all you say, but as you take the risk, I am going to give you an opportunity to 'show me.'"

I receive many first orders for my cigars with postscripts like the above.

These orders come from experienced smokers who know cigars, and know how impossible it is to get good cigars at $5.00 a hundred from retailers.

But realizing that the terms of my offer places them under no obligations, they decided to give me and my cigars a fair trial.

And that is all I ask.

These men almost invariably have reordered and become my largest and most permanent customers, and they have also recommended my cigars to their friends.

Their second orders usually read this way: "Enclosed find $10 to pay for the hundred cigars you sent me on approval, and for another hundred to be sent me one week from date. You may enter me as a standing order customer and ship me one hundred cigars every two weeks. You have made good. Your cigars are equal to those I have been paying 10c. to 15c. each for."

I have hundreds of letters in my file reading almost word for word like the above — many customers whose orders, from a doubtful beginning, have reached an aggregate of thousands of cigars, and to whom I am still shipping regularly at given intervals. Here is my plain-English, no-risk-to-you offer:

MY OFFER IS:—I will, upon request, send one hundred Shivers' Panatelas on approval to a reader of *The Saturday Evening Post*, express prepaid. He may smoke ten cigars and return the remaining ninety at my expense, and no charge for the ten smoked, if he is not pleased with them; if he is pleased and keeps them, he agrees to remit the price, $5.00, within ten days.

In ordering please inclose business card or give personal references and state which you prefer — light, medium or dark cigars.

My Panatela cigar is hand made, of clear, clean, straight, long Havana filler with a genuine Sumatra wrapper. It is the retailer's 10c. cigar.

I make other cigars than the Panatela. If you prefer some other size or shape, or cigars with Havana wrappers, permit me to mail you my catalogue, and explain more fully my methods of supplying smokers with genuine cigars at wholesale prices.

HERBERT D. SHIVERS,
913 Filbert Street Philadelphia, Pa.

Shivers' Panatela
EXACT SIZE AND SHAPE

"A Man is known BY THE CANDY he sends"

OF COURSE IT'S Huyler's SHE WANTS

KNOWN THE WORLD OVER FOR PURITY, QUALITY & FLAVOR

Sold at our Stores & by Sales Agents Everywhere.

THERE CAN BE NO MORE WELCOME GIFT FOR OLD and YOUNG.

THE STANDARD OIL COMPANY

(Concluded from Page 5)

In the company's creation and growth it would be idle to deprecate the ambition to secure the financial rewards incidental to successful and legitimate commerce. It has, nevertheless, been a source of pride and satisfaction that the company has brought this great American product within the reach of the scantiest purse; that it has forced it into nearly every niche and corner of the civilized and uncivilized world, promoting among the poorest classes of many countries a host of evening occupations—industrial, educational and recreative—not feasible prior to its introduction. While so doing it has also sustained the supremacy of this national product against some of the most prominent financial and industrial magnates of the world, employing in the aggregate not less than $500,000,000 in competitive petroleum enterprises, and, moreover, frequently encouraged and sometimes directly supported by their respective Governments.

The company is not benefited by any protective tariff in the United States.

It has aimed to secure the contentment of its employees by liberal and considerate treatment allied with a pension system, assuring a competency for waning years. About 65,000 employees are or may become eligible for this pension, and no less than 500,000 men, women and children are directly or indirectly interested in the preservation of the company.

It may further be declared that the rights and equities of not even the smallest of its thousands of shareholders have ever been disregarded or sacrificed, and that in the acquirement of its properties and materials there has been no intermediate favored syndicate.

The Standard Oil Company is neither a mystery nor a monopoly, and it seeks neither to rule nor to ruin. The company has certainly endeavored not to cling to the obsolete nor to tarry by the wayside. Its representatives are to be found in almost every important trade mart of the globe; its distributing plants are dotting every land, and its ships are floating on every sea.

I contend that this industrial structure has earned the encouragement rather than the frown of legislation, and that it never could have been developed and sustained to date if its many eventful years of contact with the consuming and commercial communities of the world had not been characterized by the highest standard of commercial honor—if good faith at home and abroad had not been its corner-stone, and if it had not conducted its world-wide commerce in conformity to the many laws of many lands.

To disintegrate its varied arteries of trade, reared and developed at home and abroad with such indefatigable enterprise and industry, would be a national calamity.

Fitch's Quick Wit

CLYDE FITCH has a keen wit. One night last winter two of his plays were put on at theatres that were some distance apart. Both were failures in this country.

Soon after their presentation, Mr. Fitch was in the midst of a group of people who were discussing them. Suddenly, a young woman spoke up: "Oh, Mr. Fitch, I have often wondered how you went so quickly that night from the Herald Square Theatre to the Criterion."

Quick as a flash Mr. Fitch replied: "I'll tell you. I went in a hearse."

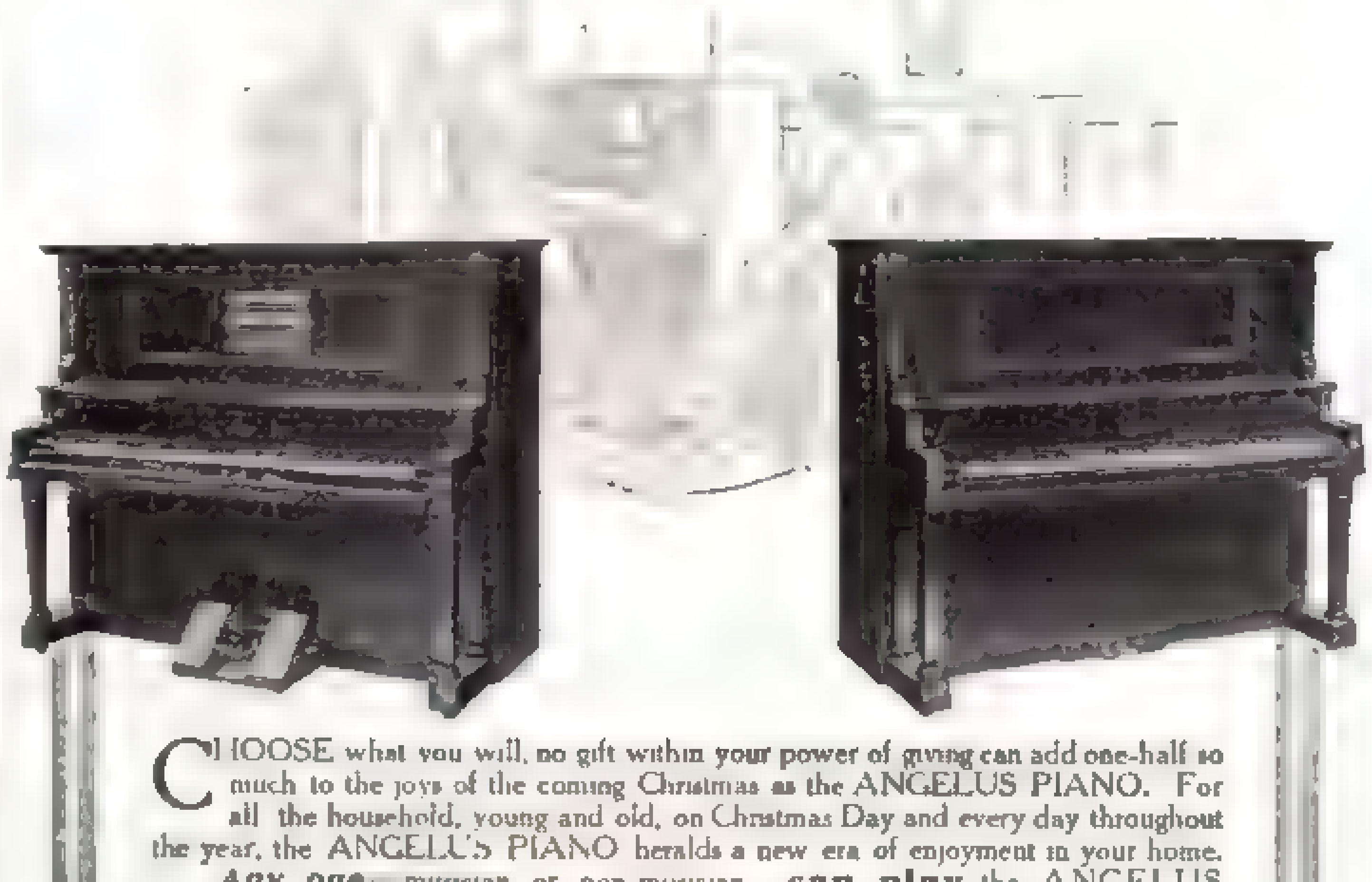
WANTED

WE want women representatives to sell our made-to-measure suits and skirts, and our famous Imperial broadcloths and worsteds, the latest weaves for ladies' tailored suits and skirts. You can sell at mill prices and build up a good and profitable business. Write today for liberal agent's terms and fashion plates.

Onondaga Worsted Mills, Syracuse, N. Y.

THE ANGELUS PIANO

A CHRISTMAS GIFT FOR EVERY DAY IN THE YEAR



CHOOSE what you will, no gift within your power of giving can add one-half so much to the joys of the coming Christmas as the ANGELUS PIANO. For all the household, young and old, on Christmas Day and every day throughout the year, the ANGELUS PIANO heralds a new era of enjoyment in your home.

Any one musician or non-musician — **can play** the ANGELUS PIANO. It is an upright piano of the first grade with the world-famous Angelus piano-player incorporated within its case. The musician can play it by hand the same as any other piano, or, if you are unfamiliar with the technique of music, you can play as well or even better by means of the Angelus.

Remember, the ANGELUS PIANO is the only instrument in the world equipped with the patented expression devices, the wonderful MELODANT and the famous phrasing Lever.

The MELODANT emphasizes the melody notes so that they come out clear and distinct above the accompaniment.

The Phrasing Lever provides you with absolute and instantaneous control of the time so that your music will not sound humdrum or mechanical.

Before investing in a piano — FIRST SEE AND HEAR THE ANGELUS PIANO. It can now be had on very easy terms in every important city in America. Write us to-day for descriptive literature and name of representative in your locality.

THE WILCOX & WHITE CO.

Established 1876 MERIDEN, CONN.

Ward Safety-Razor

is one of the most perfect shaving instruments ever devised. Really it is the perfection of simplicity — no bolts to lose — no screws to adjust — and nothing to learn. **Only Two Parts — Handle and Blade.** Think of that! We are enthusiastic about

The Natural Sliding Stroke.

Not because it is our invention but because it is the success of our invention. Without this stroke a razor is little better than a hoe, doomed early to the junk heap. See the illustration.

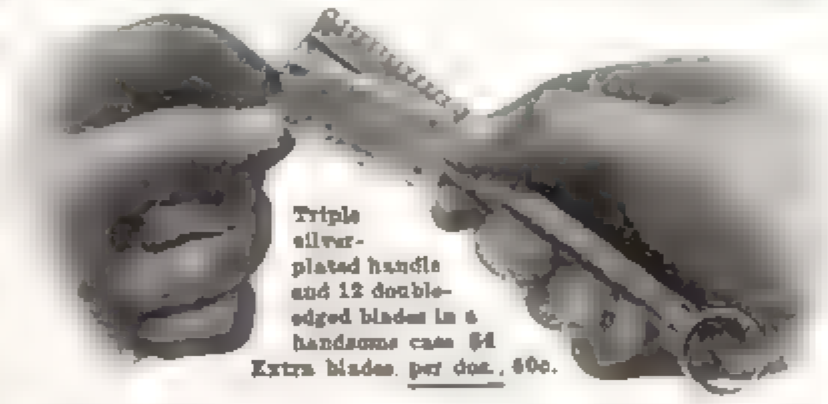
Economy — Service — Satisfaction

One set of 12 **Ward** blades, costing 60 cents, will give you from **150 to 250 smooth, velvety shaves.** The **Ward** is always ready for instant use and is practically indestructible. Perfect satisfaction is a part of the outfit that goes with the **Ward**.

Directions: To insert the blade, press back the plunger (see illustration). **Snap!** The blade instantly and accurately adjusted. Shave as with any ordinary **razor.** Simple?

We could produce enough good arguments in favor of the **Ward** to fill pages — but as some one has said "[illegible] it don't need it."

Merit is what sells goods. We know the **Ward** has merit. Therefore we place the **Ward** out on **30 Days' Free Trial.** Get one of your dealer or write direct to us. Our interesting booklet **Free** for the asking.



Triple silver-plated handle and 12 double-edged blades in a handsome case $4
Extra blades, per doz., 60c.

THE WARD SAFETY RAZOR COMPANY, 728 Star Building, Chicago.

Send For Our FREE STOVE BOOK

If you want a stove or range of any kind, for any purpose, let us send

"A Kalamazoo Direct to You"
TRADE-MARK REGISTERED

at actual factory prices. You save from $5 to $40, because you keep in your pocket all the dealers', jobbers' and middlemen's profits. You run no risk, because we pay the freight and sell you on **360 Days Approval**. You not only save money but you get a stove or range of exceptionally high quality. Made of the best pig iron and steel of the highest grade by the most skilled workmen, in one of the most modern and best equipped stove factories in the world. Every Kalamazoo is carefully inspected and we **know** it is right. If not, you get your money back without a quibble. You cannot get a better, no matter how much extra you pay. Why not save all the dealers' profit? Is it not reasonable to suppose that you can save money by buying direct from our factory? **Send Postal for Catalogue No. 152.** Compare Kalamazoo Quality and Kalamazoo prices with others — and save your money. Our line is complete, embracing stoves and ranges of all kinds for all domestic purposes, for the home, school, church, halls, lodge rooms, etc. Hotel ranges for restaurants, boarding houses, clubs and camps. Gas stoves and ranges for cooking and heating. **ALL SOLD AT ACTUAL FACTORY PRICES.**

Kalamazoo Stove Company, *Manufacturers*,
Kalamazoo, Mich.

All Kalamazoo cook stoves and ranges are equipped with patent oven thermometer which saves fuel and makes baking and roasting easy.

No Honing—
No Grinding

RAZOR FLASHES
No. 3

"A. L. S. from G. A. C."

Carbo Magnetic
60
KEENNESS GUARANTEED

Have his initials with yours etched upon a Carbo Magnetic blade. Doesn't this solve the haunting question "What shall I give him?"

There are a thousand pleasing gifts for a woman to one for a man. He wants something exclusively masculine and practical enough to be a daily reminder of the donor.

"Oh, he has razors," or "He goes to the barber shop!" you exclaim. All the more reason for a Carbo Magnetic razor—he knows from experience the difficulty in securing a razor that will give satisfaction every day without periodical honing and grinding.

When you buy a precious stone you either secure an expert to select it or go to a well established firm that will unconditionally guarantee its purity. Razor steel requires even more care in selection. It varies more than a precious stone in quality.

The Carbo Magnetic razor has all the good qualities a razor should have with the annoyances left out. One of these razors given as a Christmas present will prove a lasting joy to the recipient.

You can buy this ***unconditionally guaranteed*** Carbo Magnetic razor from your dealer, and if you order in time he will have us etch on the blade any desired initials without extra charge. If your dealer does not keep the Carbo Magnetic razor write us at once, giving us his name, and we will see that you are supplied.

THE Carbo Magnetic RAZOR

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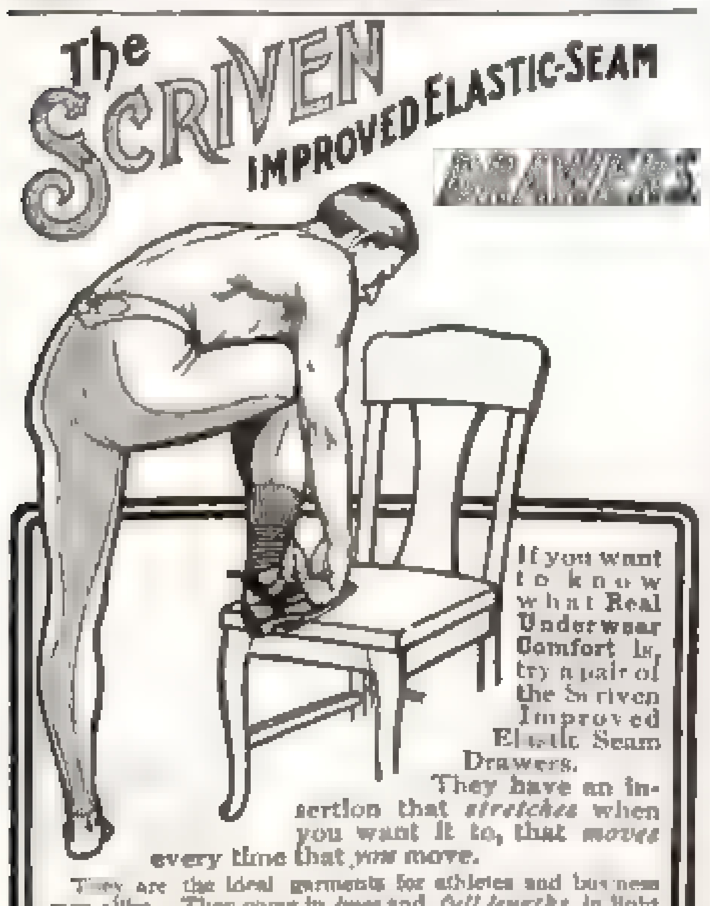
Firm of A. L. SILBERSTEIN, 443-444 Broadway New York

The SCRIVEN IMPROVED ELASTIC-SEAM DRAWERS



If you want to know what Real Underwear Comfort is, try a pair of the Scriven Improved Elastic Seam Drawers.

They have an insertion that *stretches* when you want it to, that *moves* every time that *you* move.

They are the ideal garments for athletes and business men alike. They come in *knee* and *full lengths*, in light or heavy weight winter fabrics with *Shirts to match*.

If your Haberdasher cannot supply you in your favorite fabric and exact size, write us.

Physical Culture Book Free

On request we will send you a valuable treatise on "Physical Culture for the Busy Business Man," which also illustrates the various styles and gives you the prices of all our garments.

J. A. SCRIVEN COMPANY
16-18 E. 15th St. New York

Ye Old Sign Calendar

is entirely different from the ordinary picture calendar. It is made of hard wood and finished in Green Weathered Oak Stain, fashioned after the old inn sign. Size of calendar 9¼ x 12. Sent prepaid on receipt of $1.00.

The Ash Tray is made of quartered Oak finished in Green Weathered and Flemish Oak Stain, the cup being made of copper. Size of tray 5⅜" x 5⅜". Sent prepaid on receipt of 75 cts. These articles make very desirable and useful **Christmas Gifts.** If three or more of these are bought we make a 10 per cent discount. Money refunded if not satisfactory. **Craft Shop, 2421 Ridge Ave., Philadelphia, Pa.,** Makers of Art Novelties in Wood.

The Invisible Marquis of Gallantreve

(Continued from Page 21)

Fastening the small door in the big gate, the two, surrounded by the cavorting dogs, made across the stone-flagged courtyard to the main house, from whose windows a ruddy light now shone betokening the blaze on the ample hearth that the young Marquis knew so well. There was no formality in Marie Angelique's greeting, and no mention of titles save those of affection.

"By all the saints, Marie Angelique, it is good to know that at least one hearthstone on this earth of strangers brightens up at my approach. I have often been lonesome for you, Marie Angelique. No other woman has usurped the place you've held in my heart since I could walk. Talk of the beauties of Paris; there is no woman in all that great city to compare with thee, Marie Angelique!"

Maurice tried to speak jocularly, but his voice trembled and his eyes were moist. No one had given him welcome in all the years that intervened between that night and the day when as a lad he had left the Josslyn farm.

"Sit thee down, sit thee down. And now to the chicken and salad, Henri. The omelette will be done when thou art ready for it. Josslyn, the wine from the locked bin. Here is the key."

The old man descended to the cellar and brought up a bottle as dusty as his visitor, and older. Josslyn sat silent for the most part, gazing at his guest. Marie Angelique talked and talked, plying the young man with good things to eat, filling his glass before ever it became empty.

The Marquis of Gallantreve slept well that night in the best bedroom of the farmhouse. The next day he lounged lazily about the place, resting from his long walk, loafing under the trees and dreaming by the side of the river. He saw that he would need to change his plan of spending the summer here. The ironmaster had regarded his attempt at settlement merely as an effort at blackmail, and, as the Josslyn farm was mentioned, inquiry would doubtless be made, and his presence could not be concealed.

Marie Angelique was desolated, as she said, because Maurice insisted on returning to Paris. That shrewd and kindly woman talked volubly to him about his prospects, and made many inquiries regarding his mode of life in the great city, finally worming from him the full particulars of his financial situation.

When Maurice Armelin returned to Paris, this time by train, he carried with him five thousand francs that these frugal people insisted on lending to him, and thus not only was the question of his education settled, but he had money in hand after his admission to the bar to tide over some period of his waiting until professional returns began to come in.

All in all, it was nearly three years after this visit to Josslyn's farm that he was in a position to begin his great action at law. He was enabled to do this by getting into communication with the successor of the family solicitor who had been his own guardian, and who for so many years held in his hands the declining fortunes of the house of Gallantreve. They were amazed to learn that the Marquis of Gallantreve, supposed to be sojourning in Italy, had placed so important a case in the hands of a young, inexperienced and unknown man, and were inclined at first to take offense that the Marquis had not communicated directly with them; but Maurice Armelin explained that he was by way of being a relative of the Marquis, and they knew that the Gallantreve and Armelin families had intermarried; so when the diplomatic young man added that it was by the Marquis' own instructions he had communicated with them, they agreed not only to lend their legal assistance in bringing forward the case, but to venture financial aid as well. They studied carefully the letter of their predecessor, which Armelin had shown to Gastyn Maillot, and also the well-thought-out documents containing his plans for the presentation and fighting of the case.

The solicitors demurred a good deal when Maurice Armelin announced to them that he intended to present the case to the judge, and if he failed there also to address the jury. This, they held, was contrary to the advice of the old solicitor who had been so

Have Your Clothes Made to Order

The neck and shoulders of no two men are alike. Neither are any two men proportioned alike in any other parts of the body. This demonstrates that clothes to fit perfectly must be made to individual measurements.

Strauss Brothers'
National Tailoring Service

GOOD CLOTHES ARE ALWAYS MADE TO ORDER
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offers you the modern way of getting stylish, perfect fitting, finely tailored made to order clothes at prices no higher—even lower, service considered—than "fine" grades of stock clothing cost, and much less than the local tailor, with limited facilities, is compelled to charge.

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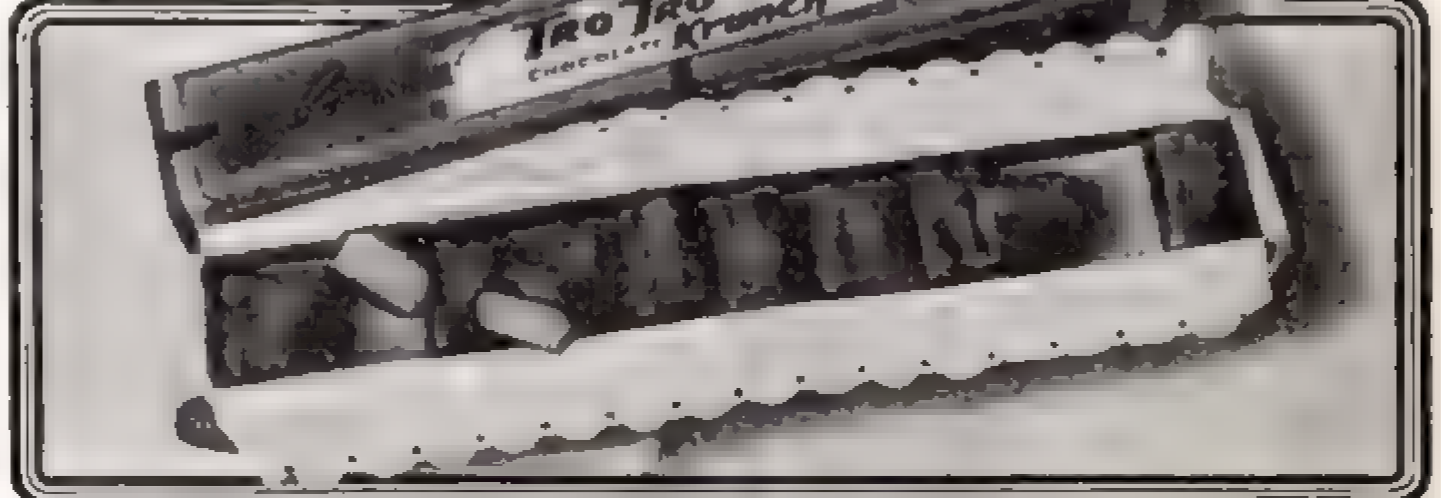

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familiar with the estate, and who had made so close a study of the facts; but Maurice pointed out to them that the ultimate opinion of this learned man was that the Court of Appeals must decide; therefore he could lose the case in the lower court as well as any, and he was determined to take his chance, showing them a letter from the Marquis of Gallantreve expressing a wish to this effect, so they gave way to this determined youth who proved so immovable when once he had made up his mind.

The Paris papers made much of the coming lawsuit, not only because of the vast interests involved, but also on account of the mystery surrounding the eleventh Marquis of Gallantreve. He was said to be residing in Italy, but no one knew where, and the most enterprising of the journals failed to find a trace of him. He had completely disappeared, and nobody in Paris had ever seen him, nor could anything be learned of him since he was a lad. It was said that the young *avocat* who would plead his case was a cousin, but even of him very little was known, except that he had entered the law schools of Paris, had made no brilliant mark there, but, on the other hand, had led a blameless, studious existence, until now, through favor of his aristocratic relative, this great opportunity had been given him, and public curiosity was aroused to know what he would do.

Maurice Armelin greatly pleased the lawyers, but disappointed the public, in his address to the presiding judge. The readers of the newspapers considered his discourse dry and uninteresting, but lawyers saw he had suppressed all rhetoric, if he were gifted in that way, and knew that very few men could have explained so intricate a subject with equally close reasoning, placing the facts in such an irresistible array that for the moment they thought he must be victorious. He claimed judgment for the plaintiff, but did not receive it. The judge wavered, and, having the right of leaving decision to the jury, evaded responsibility, saying that the case must go on.

Although at first the Maurice Armelin who addressed the jury was the same as the Maurice Armelin who had presented the points of law to the judge, he perceptibly changed as he went on with his speech after setting out with great plainness the illegal devices by which Gastyn Maillot came into possession of the property at a tithe of its value. The jury seemed rather sleepy and absent-minded up to this point, but by and by they woke up. He pictured this young Frenchman in exile, cheated, through no fault of his own, of everything he should have possessed. He dwelt with tender pathos on Henri Francet's love for the place where he was born, by whose streams he had wandered as a child, through whose forests he had rambled as a lad. He touched the sentiment that lurks in the heart of every Frenchman: the love of the land. He played on this as a skilled artist plays on a harp; he gave them a living picture of the rivulets, the woods, the streams, the meadows, the little lakes, until every one within sound of his voice wished they were out of the stifling room and wandering in the delightful region he described, and it was not a young nobleman for whose rights he pleaded, but a friendless, penniless lad, who dared not set foot on the ground his forefathers had owned. Some women sobbed, and the applause of the men was sternly suppressed by the officers of the court. It was expected that he would draw a vivid, personal sketch of the grim ironmaster, a millionaire over and over again, a raiser of rents, a grinder of the faces of the poor, for at his works some years before a bitter strike, still unforgotten, had been suppressed by the military, and all readers of newspapers knew the determined character of Gastyn Maillot. But the young *avocat* never mentioned him, and he seemed to know instinctively the right moment to stop.

"Gentlemen," he concluded, "this is a case where law and justice coincide," and so sat down.

And now the courtroom rang with cheers that could not be suppressed. The crowd was not thinking of the absent Marquis of Gallantreve, but of the young *avocat* who in a week had leaped from the unknown into fame.

"He'll never need to starve for lack of cases," was the general opinion of the men in the street. The jury brought in a verdict for the plaintiff on all counts, and judgment was given accordingly.

(TO BE CONCLUDED)

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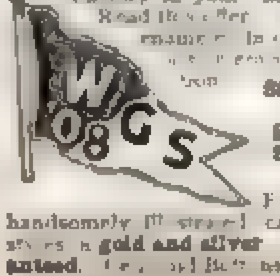

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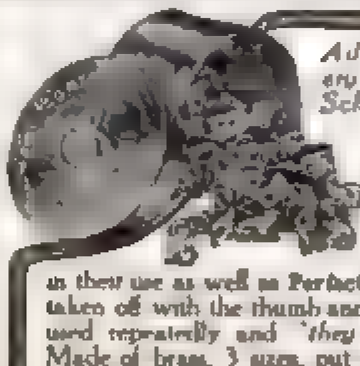

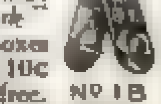

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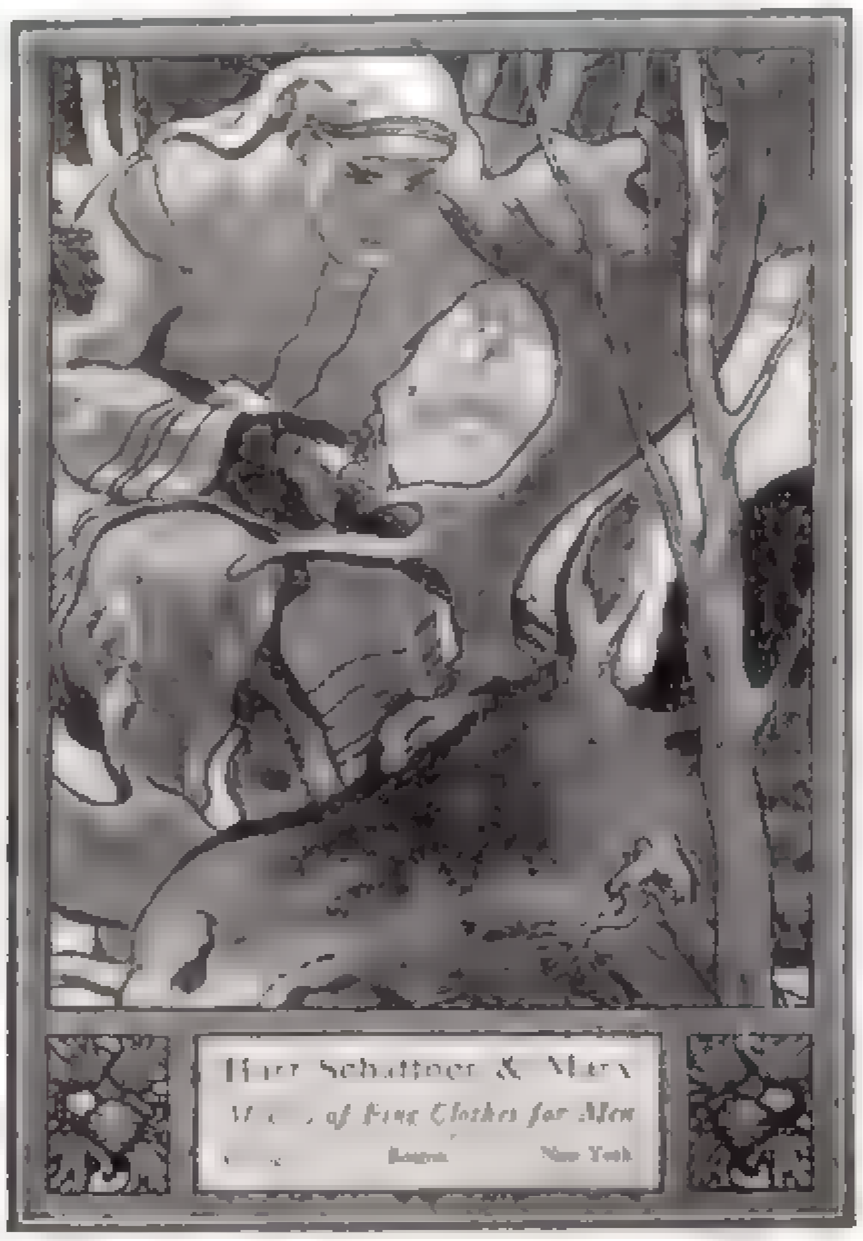
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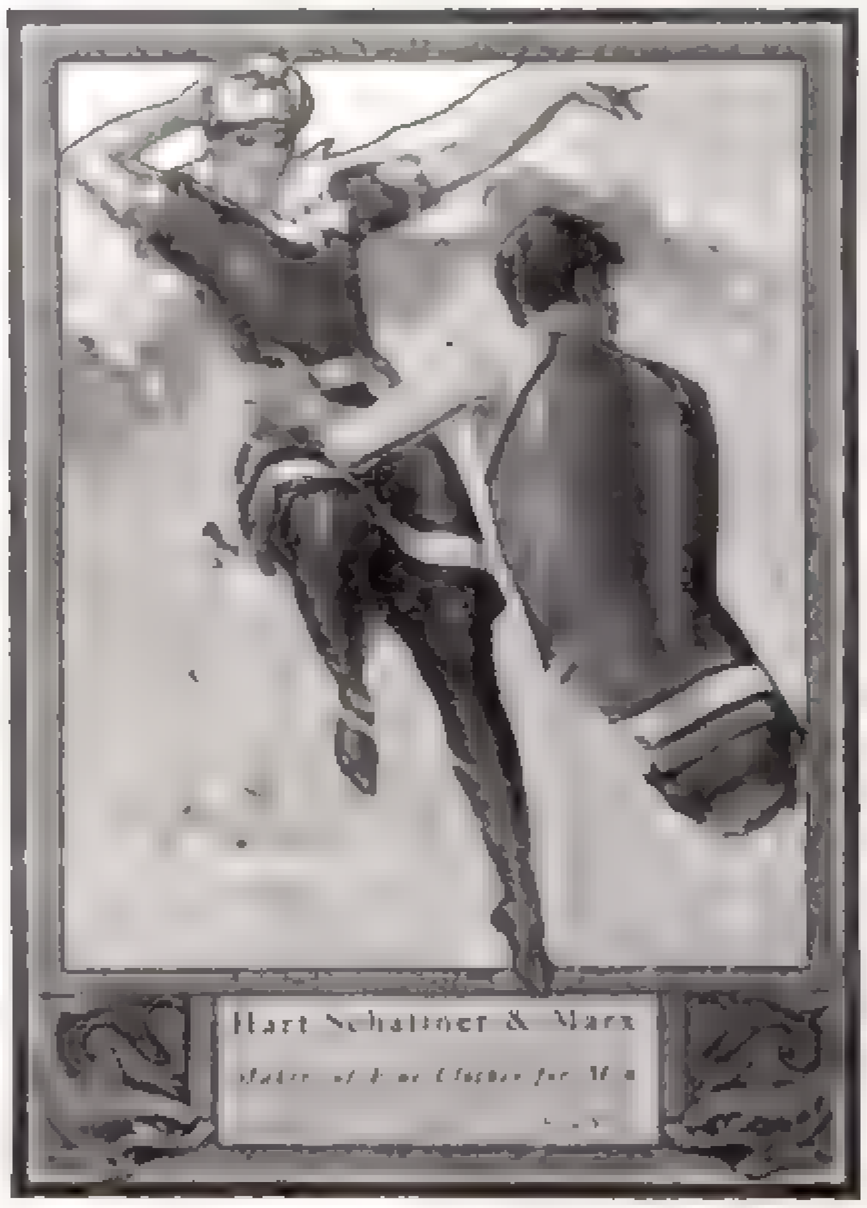
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Posters for Christmas

HERE are our latest posters, originally painted in oils for covers of our Style Book by Mr. Samuel Nelson Abbott. We want as many of our friends as possible to enjoy them with us. As long as they hold out we will send the two by mail, safely enclosed in a tube, for 25 cents.

As reproduced from the canvas in a size 16 by 23 inches, the full beauty of the colors is secured. In "The Bathers" the blue water and white crests, the crimson neck-scarf, the maroon bathing suit on the man; in "The Hunter" the somber fall tints—grays, dark greens, browns—lightened by the white of the snow and the red trimming of the shooting suit.

They will grace any wall you put them on; college room, club, library, den or even more formal rooms; they should prove an acceptable Christmas gift.

These posters are advertisements of our good clothes;
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Good Clothes Makers

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An ideal gift is the Lady Elgin—in every respect a standard Elgin—made as small as possible without sacrificing Elgin accuracy, durability and perfect adjustment. The

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Is Roosevelt a Menace to Business?

(Concluded from Page 25)

In my opinion the present lack of confidence on the part of the public began with the insurance exposé of two years ago, which demonstrated how thoroughly dishonest were some of the leading men of the country. Then came Mr. Harriman's action in taking advantage of his knowledge of the proposed increase in the Union Pacific dividend from six to ten per cent., whereby he enriched himself to the extent of several million dollars at the expense of the investing public, and his mulcting of the Chicago and Alton, thereby again increasing his wealth and causing severe losses to holders of the securities of that road.

The next events showing the dishonesty of some of our financiers were the Metropolitan deal and the failure of the corner in United Copper. The latter showed conclusively that some of the banks and trust companies were controlled by men who used their millions of deposits in speculations to enrich themselves. This condition naturally caused those who had money deposited in the various banking institutions to ask themselves the question: "Is my money safe in the bank?" and, rather than take the chance of losing it, closed their accounts and placed their money in safe-deposit vaults, thereby reducing the amount of currency in circulation to such an extent that many proposed undertakings, necessitating the expenditure of vast amounts of money, had to be abandoned.

When the public know that the officers of our banks and various corporations are honest men and are administering their offices for the benefit of the depositors and stockholders, and not for their own private gain, such occurrences as we have recently witnessed in Wall Street will be almost unknown, and it will be impossible to assign the cause of such occurrences to a President like Mr. Roosevelt, whose very life spells "honesty" and has always been for the great mass of the people.

—S. K. M., *Philadelphia.*

The Parasitical Dollar

WHEN the Wall Street price for money on call loans climbed up around the one-hundred mark, hungry bankers in cities scattered throughout the country, and especially in Chicago, shot their deposits into New York City for a slice of the high dollar-earning pie. They forgot all about the legitimate business enterprises, and their constant need for money, in their haste to loan their cash to the bad boys in Wall Street to gamble with. The result is that the big end of the money commodity in this country is now tied up in Wall Street gambling operations. In consequence the demands of general business for money, especially for pay-rolls, cannot be met. When you stop the pay-rolls, you stop the machinery of business.

A dollar earns nothing in a gambler's hands, whether he is a "crap-shooter" or a stock speculator. A business man puts his dollar at work and makes it earn something. The gambler's dollar is a parasite. The dollar of the business man is a producer. Just at present too many American dollars are parasites and too few producers.

President Roosevelt has done nothing to bring about the present lack of public confidence in banks or the bankers' lack of confidence in themselves or others. The bankers who loaned the bulk of their deposits in Wall Street are primarily responsible. Later, when a corner in copper exploded and exposed the hands of stock jobbers deep in the coffers of certain New York City banks, the people were naturally startled.

This was the first direct blow at public confidence in banking houses. Public confidence in the stability of banks being shaken, both bankers and public began to hoard their currency holdings.

Bankers, as a rule, are not business men. A business education is not derived from a counting-room training. If bankers, as a rule, were business men, they would have kept their dollars in the channels of general business circulation in lieu of chasing them into a "jack-pot" in Wall Street in a game in which they did not even draw cards.

—George B. McGrath
Cleveland, Ohio.

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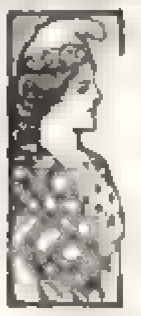

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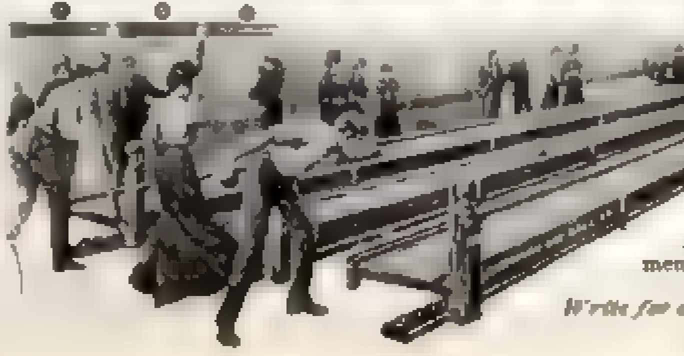

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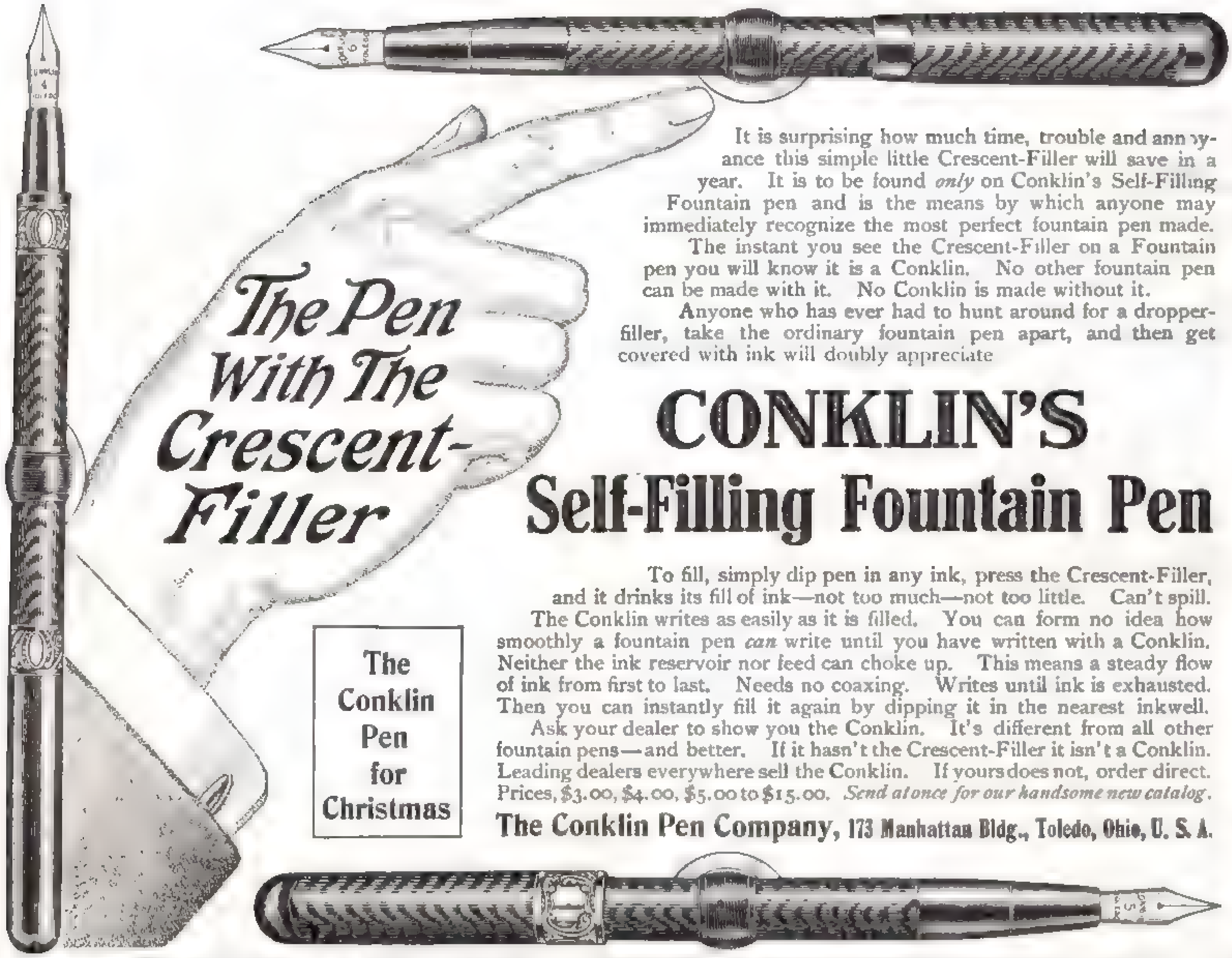

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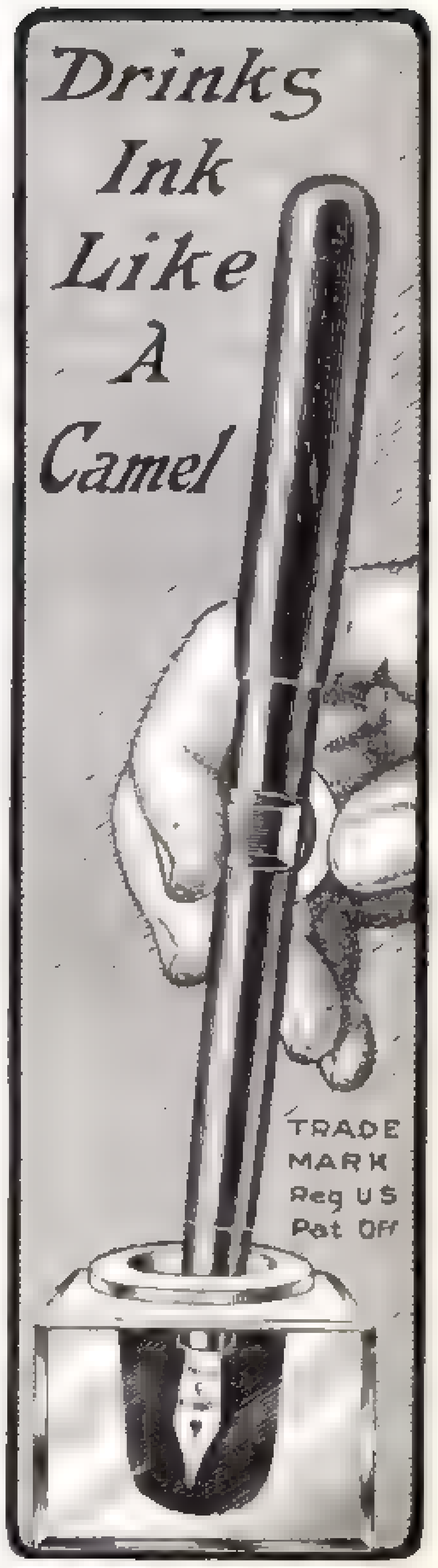
The Conklin Pen for Christmas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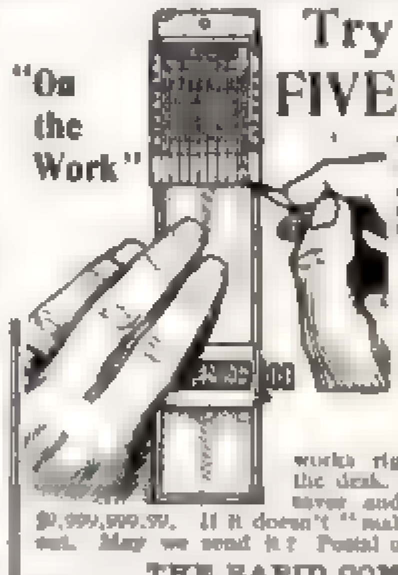

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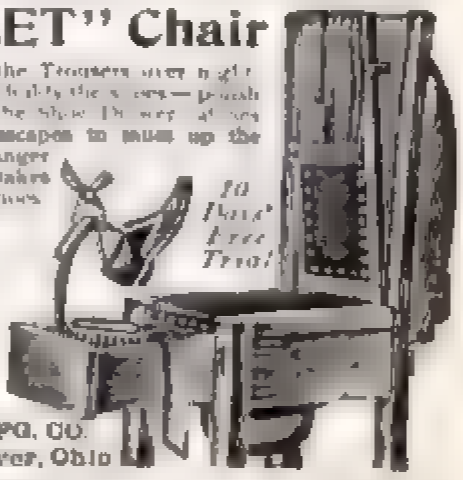
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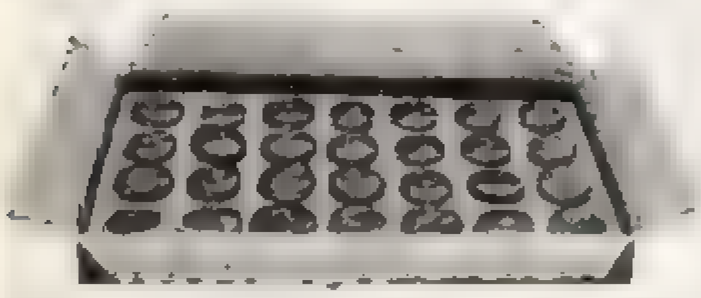

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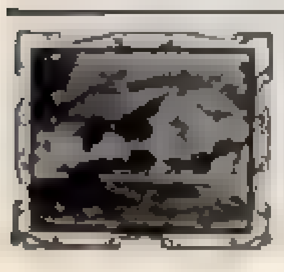

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The New Reporter

(Continued from Page 13)

through the door to the Presence, while another oozes out and holds his breath during his tiptoe trip across the carpet to the corridor.

Everybody concentrates his gaze on that mysterious door. When it opens again and the visitor comes softly out another is allowed to gum-shoe in. It is like a pantomime. They disappear and reappear through that door as noiselessly as Madame Zinfandel brings Little Bright Eyes out of the cabinet. It is so subdued that the stir the secretary makes wiping his glasses seems like an explosion, and when a clumsy fellow stumbles against a chair everybody starts as if there had been a cannon fired. Now and again you hear the siss-siss of two whisperers, but not often, for the messenger frowns on whispering. S-s-sh is the motto of the place.

When it comes your turn you go across as if you were walking on a layer of strictlies, the messenger pulls the door open and gives you a little shove and you slide into the inner room. It is not a large room. There is a big, flat-topped desk, a chair or two, and that is about all, except Mr. Cortelyou. The man doesn't live who can talk to Cortelyou in an ordinary, robust, chest voice. Everybody starts that way, but everybody dwindles down to a whisper after hurling a sentence or two against that impassive figure that sits in the chair behind the desk and symbolizes silence. His chemical formula seems to be about like this: Caution, 30; reticence, 20; reserve, 20; secretiveness, 20; wariness, 9.9, and language, trace. You say what you have to say and he says nothing. Then you say what you have to say over again and he says nothing. Then you try it once more and he nods his head and remarks in a low, depressing monotone: "I will consider the matter," or, if you want an expression of opinion: "I have nothing to say," and you grope your way out, chilled and crushed, and wonder when you get to the street how it is the street-car people have the nerve to run cars by the Treasury and make all that noise. I suppose if anybody were so criminally indiscreet as to laugh in that solemn place he would be put into the Bastile for life.

The busiest man in Washington is Speaker Cannon, and the sorest man is Secretary Metcalf, of the Navy Department. The Speaker is making up his committees for this session of Congress. Word has been circulated that he intends to jar a few precedents and organize the House on a strictly Cannon basis. The Speaker is looking forward a bit himself, and he has a few ideas of his own about what shall and what shall not be done in the way of legislation, they tell me. I met him the other day.

"How do you do?" he inquired, in the most formal Henry-James language. "He's from the West," whispered his secretary. "Ah," said Uncle Joe, "I'm gol durned, gosh almighty glad to see ye," and he pulled open his vest to the bottom button when he thought I wasn't looking.

Secretary Metcalf's grievance has made everybody in Washington laugh. Somebody told him the best way to work was to dictate to a phonograph and turn the records over to typewriters for transcription. He tried it. He dictated for three solid days, and completed his annual report. Then he gave the records to the typewriters, and when they began transcribing they found the machine had not been adjusted properly, and the records only sputtered instead of emitting the clear, flutelike notes of the Secretary. And he had to do it all over again.

The fleet will start for the Pacific in a day or two, and Metcalf is sore about that, too. He thought this manœuvre would make him Senator from California, but it didn't work out that way. The President is going down to Hampton Roads to bid the gallant sailor boys — that is the correct nautical term, I am informed — good-by, and hold a grand review, and "Fighting Bob" Evans will hike around the Horn, provided his supply of language holds out.

Meantime, Ambassador Aoki, of Japan, is gliding about with his eyes and ears open, protesting eternal friendship, but getting off a good batch of mail for the Mikado on every steamer.

The melancholy Vice-President is still nursing his boom for President. Every morning when he gets up he grabs for the

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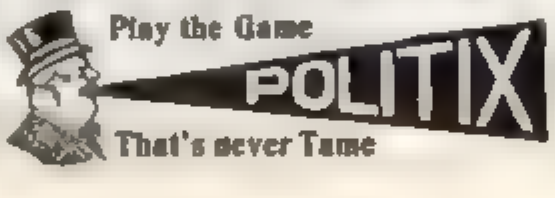

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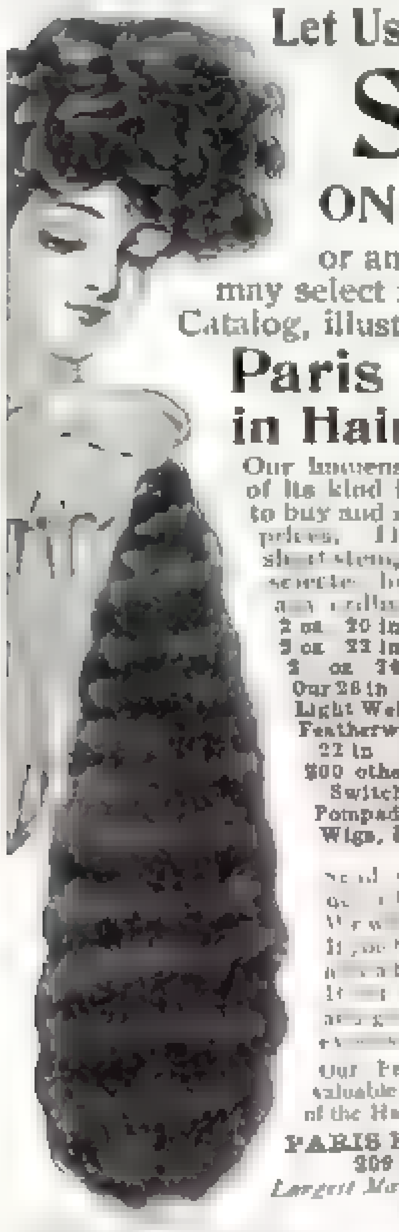

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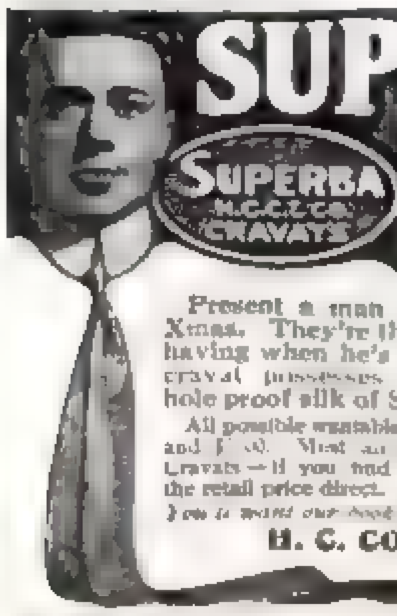

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All possible wearable shapes at 50 cents, 75 cents and $1.00. Most all men's stores sell Superba Cravats—if you find one that doesn't, send us the retail price direct.

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Announcements etc., engraved and printed.
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paper to see if the President has said anything. It was his original opinion that the President's announcement on election night in 1904 that he would not be a candidate again was the finest piece of English literature in the world, but he has revised that now. A confirmatory paragraph from the same source would, in his opinion, be the jewel.

I met Judge Bolus, our new Representative, this morning. He explained his currency bill to me. The Judge desires to have the Government print and issue one billion dollars in paper money, and then issue one billion dollars in bonds and hold the bonds to secure the money. He says this is Napoleonic, and that his name will be ringing through the country as soon as his measure gets before the House. "It is very simple," he said to me. "If there is not enough money the thing to do is to get more money. I have blazed the trail."

THE COLONNA NECKLACE

(Continued from Page 11)

true. Where or what it struck I could not tell; but my unseen enemy, I knew, had been given ample time to withdraw. It flashed through my mind that I had been duped, that I had lost through my own false move. An overhead guerrilla, such as this, would never have cracked a safe without leaving his "stick-up" posted on guard. I had slipped past that "stick-up" unnoticed, on the housetops, or he had caught sight of me and retreated, to await his own good time. And when my message had gone out over the wire to police headquarters, *every word of it had gone into his little box receiver.*

The rest was only too plain; he had sneaked down through the house, like the cowards all such people are, to wing me quietly from the dark. He was waiting for me there, now! The cunning and the malevolence of the brute enraged me, as the full realization of the situation sped through my busy brain. The thoughts came and went with the quickness of light, and I would have sprung for the door, blindly, and had it out with him where he skulked in the darkness, only for the second time the unexpected came about.

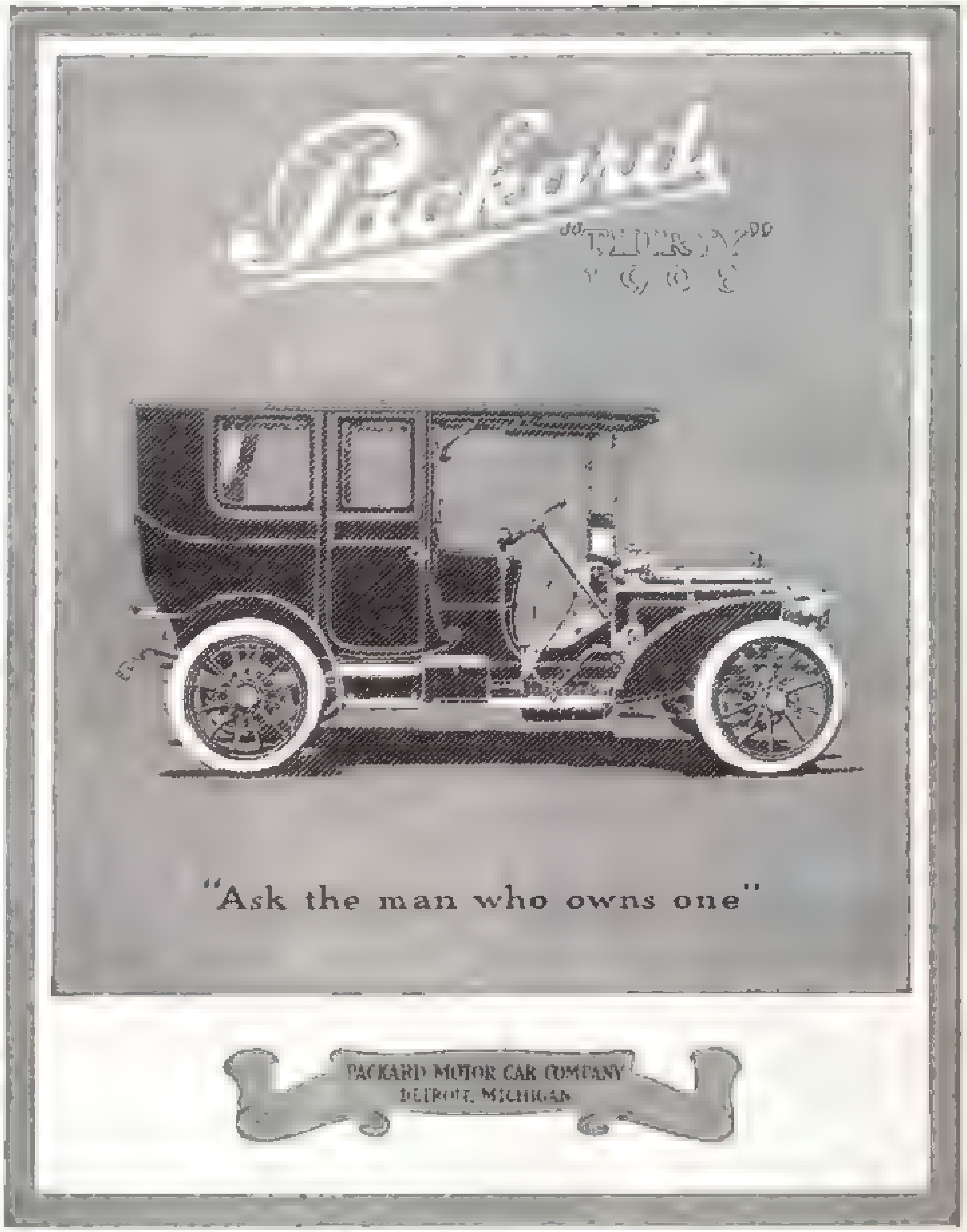
For at the same moment that my ear caught the sound of muffled voices below, and the quick thud of a closed door, the man who had been watching his chance behind me—the man I had for one blind moment overlooked—fell upon me from behind with a triumphant and savage little oath.

He struck my gun-arm down as he came, and a moment later we had closed and grappled together, sprawling and writhing and fighting across the floor, from wall to wall. I managed, through it all, to keep my grip on the gun. The guerrilla's hand, clenched above my right wrist, strained and battled to hold my gun-hand safely away from him. But this he could not do, and I would surely have got my barrel against his head had not the figure of the skulker in the hall dodged hurriedly in through the door. He seemed to cross the room in a leap; before I could guard myself or loosen my hand he had kicked the weapon out of my fingers the length of the room away. It exploded harmlessly as it went. Then as I fought and writhed I could hear the man who clung to me call out pantingly: "Plug him, Joe! Plug him, quick!"

I looked for no mercy at the hands of either of them. I was outnumbered and trapped, but I intended to die hard. I would make them pay for their victory.

I gathered my strength, and with one quick writhe and twist of the body brought my opponent uppermost, sprawling on top of me. There I held and pinioned his struggling body, in the hope that it might act as a shield. I saw the other man, who stood above us, balance his gun in his hand. I saw him regard me meditatively, as though inwardly deliberating on just what point offered the best chance for his shot. Then I saw something else. It was a boy in a caped uniform, and a woman in a cream-colored opera cloak. The woman [illegible] Harriet Langham, and the boy was her brother Everleigh. And neither of them seemed to realize the peril they had blundered into.

"It's Fryatt—it's Dick Fryatt!" I heard the boy cry out



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In black or white we make all shapes — [illegible] each — [illegible]

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"Go back!" I shouted, fighting to free myself. "Harriet, go back!"

She neither moved nor answered, but stood there, swaying a little, with one hand on her breast, looking at the scene before her with wide and terrified eyes. Then the vision of her passed away, for the burglar and I were once more rolling and clawing and tearing about the floor. I felt that it was our last fierce round. Yet I knew that the third man, the man with the pointing revolver, had doggedly followed each move we made, waiting his chance. I was almost glad of it; I had been afraid he would turn and shoot wild at the newcomers.

"The gun, Everleigh! The gun by the wall!" I gasped. "Get the gun!"

The two of them sprang for the gun together, for the girl's courage had come back to her. She must have reached it first, for I could hear Everleigh's cry of protest, the girl's sharp rejoinder, the boy's quick and determined command. Then came her tense gasp of "Quick, then."

Before she had gasped out those words the second guerrilla must have swung about and faced them. And I knew what that meant. I brought my knee sharply up against the abdomen of the body clinging to mine. Before his breath came back, after the blow, I had flung the man aside and was on my feet and leaping to save the boy. He would be shot down, I knew, without scruple, in cold blood.

But the boy was too quick. He shot low, from very little above the waist-line. And he shot deliberately, for the man toward whom I was leaping fell back from me and spun half-way around. He staggered a step or two, and crumpled down on the floor. My first assailant, as he did so, leaped for the open door. The girl must have seen his move, and stood blocking his way, foolishly, but without flinching. I saw his hand go out to her white throat, above the lace on the cream-colored cloth. I saw his other fist close as he drew it back to strike.

I was on him before the blow really fell, before he could turn wholly around to me. And I caught him midway between the cheekbone and the point of the chin with my in-swinging left hand. His heavy lower jaw had hung slightly relaxed, for he was short of breath and panting hard. So the blow, as it fell, laid the cheek-flap open; and as he went over, like a ninepin, and lay there without moving, he was not altogether good to look at.

I leaned weakly back against the door to get my breath. I saw Harriet, as I panted there, stagger back and gaze dizzily at the boy in uniform, who knelt grimly over his man, twisting a handkerchief up into a tourniquet. I saw her as she looked at me, with a half-pleading, half-wondering stare of abstraction, and then at the man on the floor, with the cheekbone laid open. Then her knees gave way under her, and she sank slowly down, full length, along the edge of the crumpled Daghestan.

I caught her up and carried her to the window, with a warning cry to Everleigh. I held her there, with her head on my arm, as the cool night air blew in on the white oval of her face. From the midnight city outside came the sound of many bells. And some power not altogether myself compelled me to stoop and kiss the pale and flowerlike brow, quietly, humbly, gratefully.

Then I saw that her eyes were open, and that she was looking up at me.

"Why did you do that?" she murmured. It was almost a sob.

"Because I love you," I answered.

"Oh!" she moaned, with her unhappy and tragic eyes still gazing up at me.

"I know!" I said, dejectedly, inadequately, trying in vain to marshal words to atone for the abandon creeping through me at the intimate burden of her head on my forearm. But the misery of her face sent a sudden, inapposite tidal wave of happiness up and down my body. I drew the Colonna necklace from my pocket and held it out for her to take.

She looked at it, and shook her head. "It wasn't mine," she said. "I couldn't keep it."

"But I saved it for you," I told her.

"Why did you?" she asked.

"Because I love you!" I once more told her. She did not speak, but she did not move away. "I love you!" I repeated, close over her. "I love you, and always have loved you!"

She raised her arms and drew my head down with a hungry little gasp. And, when I looked around, the police were in the room.

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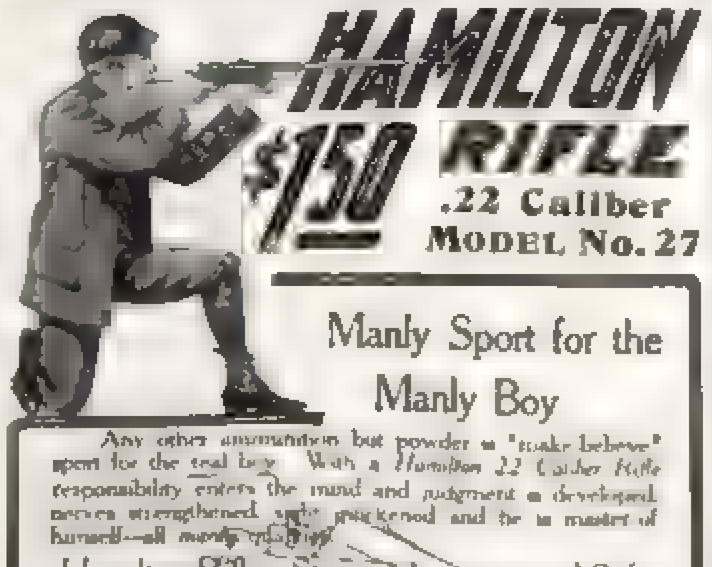

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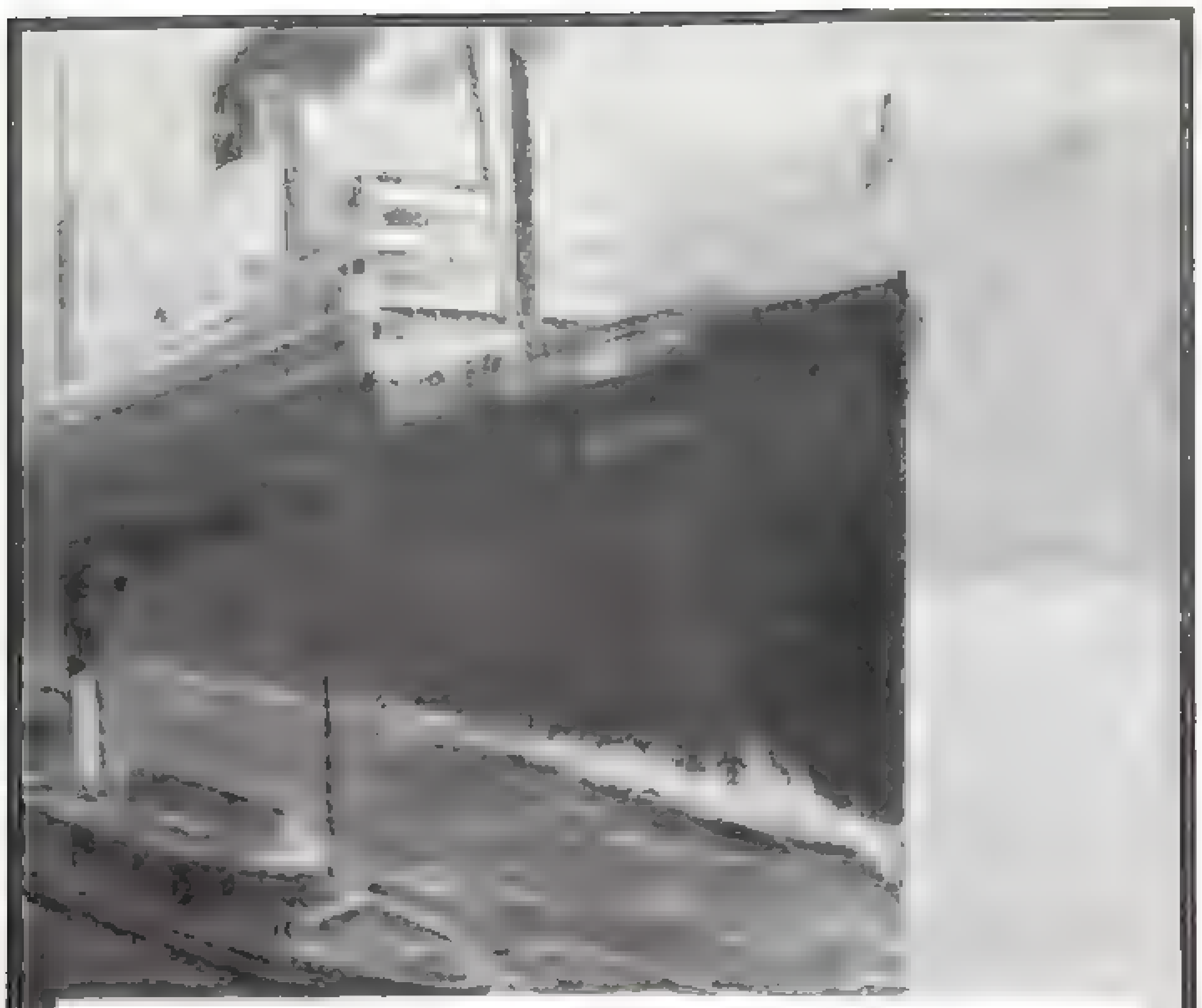

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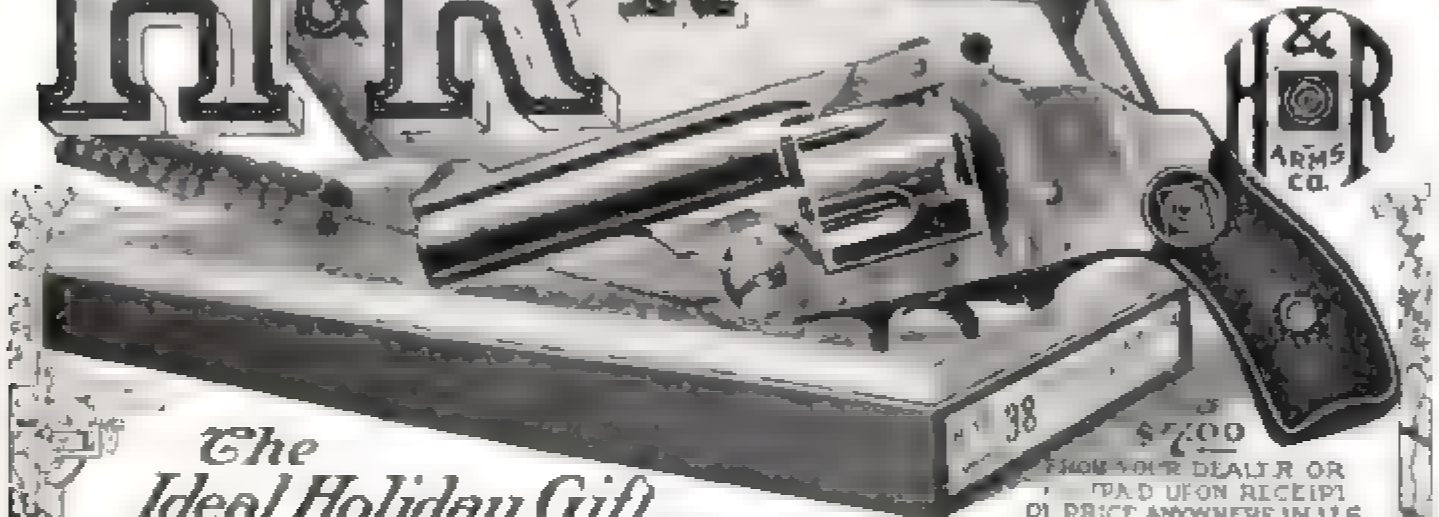

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We also give our subscribers every month a page of cartoons, a page of [illegible] a page of poems we have liked, two pages of stories by our boys and girls, a [illegible] "The Money we Save," by Walter L. Sawyer, and two pages of human [illegible]

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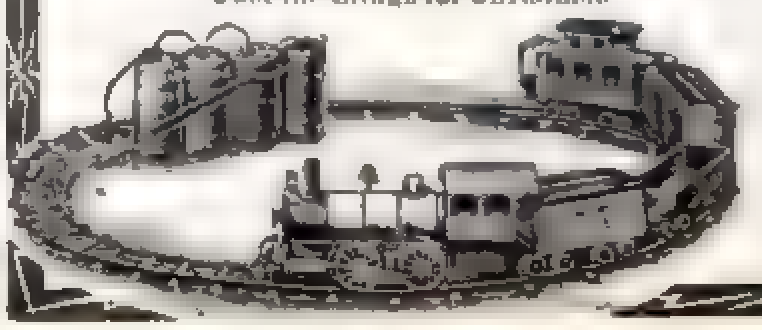

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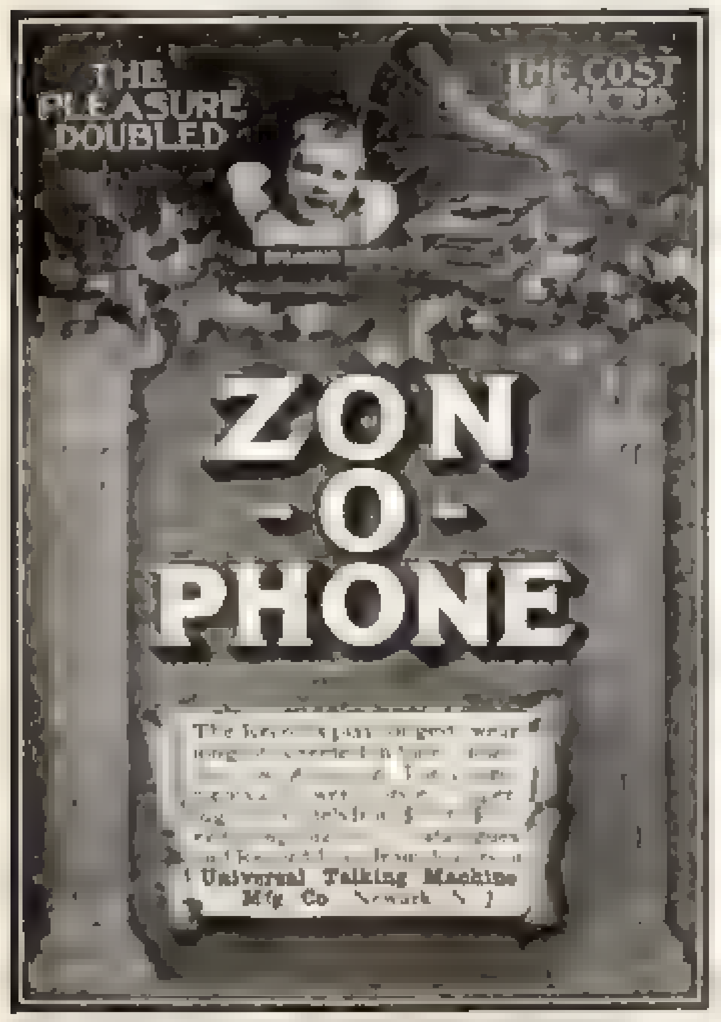

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COUSIN JAMES COMES BACK

(Concluded from Page 15)

"Tested us?" cried Peter in amazement. "Well, upon my word!"

"Yes," said Margaret softly. "He tried *your* mettle first, by telling you that he was going to handicap himself by a confession of poverty, and then he tempted me by his offer of wealth beyond the dreams of avarice. He said we both came through the ordeal with flying colors, and he's going to settle five hundred a year on us, and we're to be married as soon as we like, and father was most touched by his generosity. They're talking about the settlements now."

"Good Heavens!" said the bewildered Peter.

I was speechless.

"And besides that," said Margaret with a giggle of innocent happiness, "Cousin James is a lonely man. He has no one in the world to leave his money to, so he's going to adopt you and me, Peter, dear."

I have never seen a prettier wedding, and in their sweet little home there was always to be a corner by the fire for Cousin James. We saw them off through a shower of confetti, and of all that gay assembly, handsome Cousin James was the gayest and happiest. When the bridal pair had driven off it was he who kept up the spirits of Uncle William and Aunt Louisa to the bitter end. He was a wonderful man. But it was not till a week later that Cousin James left us, never to return, and it was not until Uncle William brought his farewell letter to me to read that I ever guessed how truly wonderful he was.

And this was the letter:

> *Dearest William :*
>
> By the time you get this I shall be safely on my way home. I have spent all my savings, but I have had a very pleasant Christmas holiday, and have the delightful consciousness of time well spent. I have made two young people happy for life.
>
> I have no money, but I am happy to know that all your kindness to me in the past is rewarded as richly as it deserves.
>
> If the young man finds that he cannot keep a wife in luxury on three pounds a week, no doubt you will help them out with your usual lavish generosity.
>
> Believe me, dear William,
> Always your affectionate and grateful
> COUSIN JAMES.

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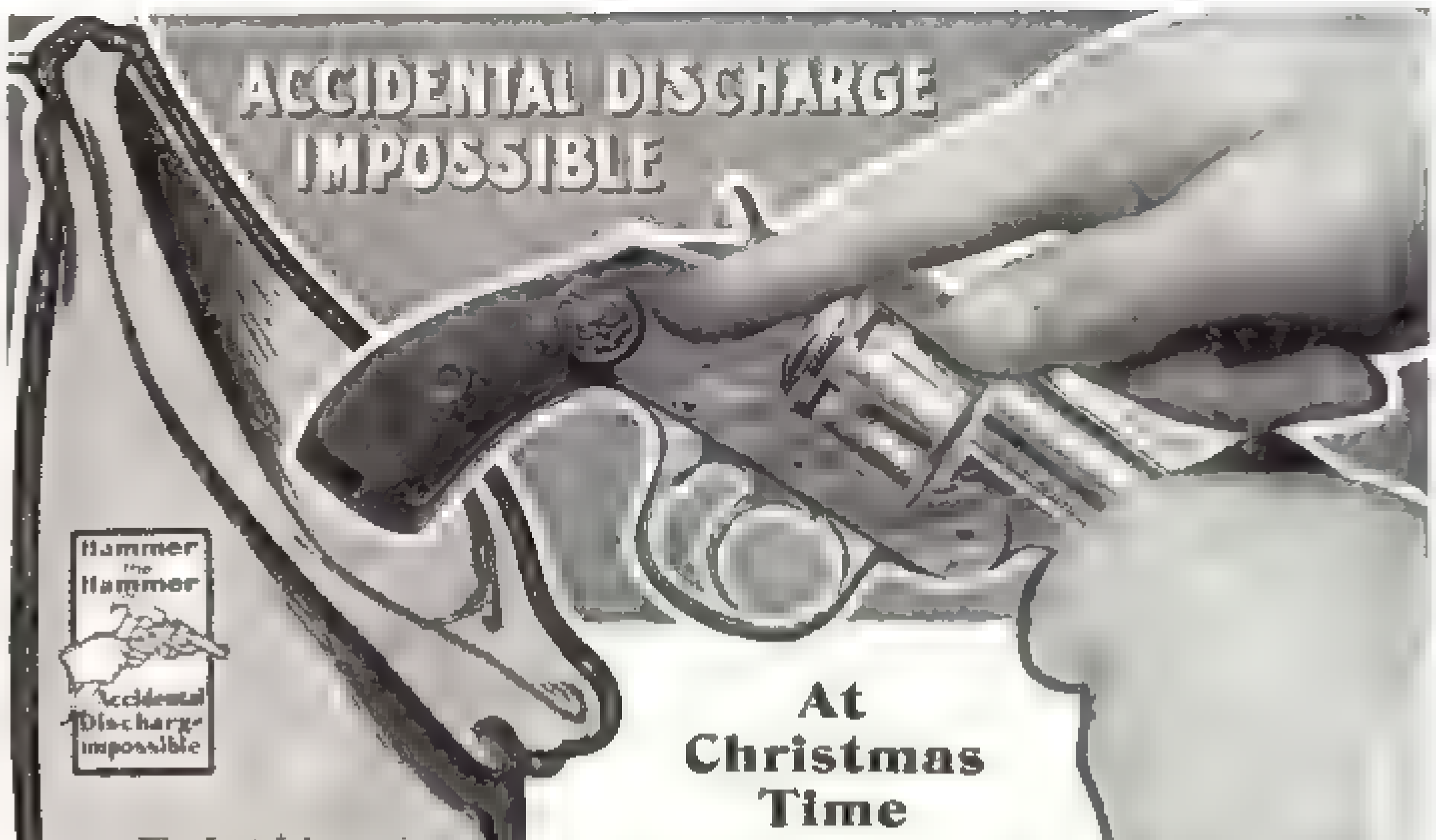

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Twelve films in each film pack — when one has been exposed, pull out a black paper and all is ready for the next.

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On returning from a trip to Alaska some time ago an intrepid traveller wrote:

"It may be of interest to you [Walter Baker & Co.] to know that while on the toughest mountain trail one of my partners and myself ate nothing from breakfast till supper but your chocolate. We ate about one ounce only at a time and finished the day in better shape than those who ate the usual hearty lunch."

127 years of constantly increasing sales.

50 *Highest Awards in Europe and America*

No other food product has a like record.

Walter Baker & Co., Ltd.
[illegible]lished 1780
Dorchester, Mass.

PROFITABLE BENEVOLENCE

(Continued from Page 9)

huge, maroon-colored automobile with a leather-capped chauffeur in front. As they watched, Mr. Wallingford came out to the curb and the chauffeur saluted with his finger. Mr. Wallingford took from the rear seat a broad-checked ulster, put it on, and exchanged his derby for a cap to match. Then he climbed into the auto and went whirring away.

"That looks like money, don't it?" demanded Clover.

"I give up," said Neil.

"How much do you want for your stock?" inquired Clover, again with a smile.

"Par!" exclaimed Neil, once more satisfied. "Nothing less!"

"Right you are," agreed Clover. "This man Wallingford is the greatest ever, I tell you! He's a wonder, a positive genius, and it was a lucky day for me that I met him. He will make us all rich."

His admiration for Wallingford knew no bounds. He had detected in the man a genius for chicanery, and so long as he was "in with it" Wallingford might be as "smooth" as he liked. Were they not partners? Indeed, yes. Share and share alike!

That night Clover and Neil dined with Mr. and Mrs. Wallingford at their hotel, and if Neil had any lingering doubts as to Mr. Wallingford's command of money, those doubts were dispelled by the size of the check, by the obsequiousness shown them, and by the way in which Mrs. Wallingford wore her expensive clothing. After dinner Wallingford took them for a ride in his automobile, and at a quiet road house, a dozen miles out of town, over sparkling drinks and heavy cigars, they quite incidentally discussed a trifling matter of business.

"You fellows go ahead with the insurance part of the game," Wallingford directed them. "I don't understand any part of that business, but I'll look after the stock sales. That I know I can handle."

They were enthusiastic in their seconding of this idea, and after this point had been reached, the host, his business done, took his guests back to town in the automobile upon which he had not as yet paid a cent, dropping them at their homes in a most blissful state of content.

VI

MONEY flowed into the coffers of the concern. Mr. Wallingford's method of procedure was perfectly simple. When an experimentally-inclined member of any one of the out-of-town "Circles" sent in his modest twenty-five dollars for a share of stock, or even inquired about it, Mr. Wallingford promptly got on a train and went to see that man. Upon his arrival he immediately found out how much money the man had and issued him stock to the amount; then he got introductions to the other members and brought home stock subscriptions to approximately the exact total of their available cash. There was no resisting him. In the mean time, with ample funds to urge it forward, the membership of the organization increased at a rapid enough rate to please even the master hand. New members meant new opportunities for stock sales, and that only, to him.

To Clover, the world, at last, was as it should be. Money was his for the asking, and by means which pleased his sense of being "in" on a bit of superior cleverness. Quite early in the days of plenty he saw a side investment which, being questionable, tempted him, and he came to Wallingford —to borrow money!

"I'll sell some of your stock," said Wallingford. "I want to sell a little of my own, anyhow."

In all, he sold for Clover five thousand dollars' worth, and the stock was promptly reported by the purchasers for transfer on the books of the company. Some of Wallingford's also came in for transfer, although a much less amount.

Wallingford took the most expensive apartments in town, filled them with the best furnishings that were made, and lived like a king. Mrs. Wallingford secured her diamonds again and bought many more. Clover himself "took on airs." Neil worried. He had made a study of the actual cost of insurance, and the low rate that they were now receiving filled him with apprehension.

"We're going on the rocks as fast as we can go," he declared to Clover. "According to the tables we're due for a couple of deaths right now, and the longer they delay the more they will bunch up on us. Mark what I say: the avalanche will get you before you have time to get out, if that's what you plan on doing. I wish the laws governed our rate here as they do in some of the other States."

"What's the matter with the rate?" demanded Clover. "When it's inadequate we'll raise it."

"That isn't what we're promising to do," insisted Neil. "We're advertising a permanent flat rate."

"Show me where," said Clover.

Neil tried to do so, but everywhere, in their policies, in their literature, or even in their correspondence, that he pointed out a statement apparently to that effect, Clover showed him a "joker" clause contradicting it.

"You see, Neil, you're too hasty in jumping at conclusions," he expostulated. "You know that the law will not permit us to claim a flat rate without a sufficient cash provision, under State control, to guarantee it, and compels us to be purely an assessment company. When the time comes that we must do so, we will do precisely what other companies have done before us: raise the rate. If it becomes prohibitive the company will drop out of business, as so many others have; but we will be out of it long before then."

"Yes," retorted Neil, "and thousands of people who are too old to get fresh insurance at any price, and who will have paid for years, will be left holding the bag."

"The trouble with you, Neil, is that you have a streak of yellow," interrupted Clover impatiently. "Don't you like your fifty a week?"

"Yes."

"Don't you like your fifteen thousand dollars' worth of stock?"

"It looks good to me," confessed Neil.

"Then keep still or sell out and get out."

"I'm not going to do that," said Neil deliberately. He had his slow mind made up at last. "I'm going to stick, and reorganize the company when it goes broke!"

When Clover reported this to Wallingford that gentleman laughed.

"How is he on ritual work?" he wanted to know.

"Fine! He's got a streak of fool earnestness in him that makes him take to that flubdubbery like a duck to water."

"Then send him out as a special degree master to inaugurate the new lodges that are formed. He's a nuisance in the office."

In this the big man had a double purpose. Neil was paying entirely too much attention to Minnie Bishop of late, and Wallingford resented the interference. His pursuit of the girl was characteristic. He gave her flowers and boxes of candy in an offhand way, not as presents, but as rewards. As the business grew he appropriated her services more and more to his own individual work, seating her at a desk in his private room, and a neat balance-sheet would bring forth an approving word and an offhand:

"Fine work. I owe you theatre tickets for that."

The next time he came in he would bring them and drop them upon her desk, with a brusque heartiness that was intended to disarm suspicion, and with a suggestion to take her mother and sister along. Moreover, he raised her salary from time to time. The consideration that he showed her would have won the gratitude of any girl unused to such attentions and unfamiliar with the ways of the world, but under them she nevertheless grew troubled and thoughtful. Noticing this, Wallingford conceived the idea that he had made an impression, whereupon he ventured to become a shade more personal.

About this time another disagreeable thing came to her attention and plunged her into perplexity. Clover walked into Mr. Wallingford's room just as the latter was preparing to go out.

"Tag, you're it, Wallingford," said Clover jovially, holding out a piece of paper. "I've just found out that your note was due yesterday."

"Quit joking with me on Wednesdays," admonished Wallingford, and taking the note he tore it into little bits and threw them into the waste-basket.

"Here! That's two thousand dollars, and it's mine," Clover protested.

Wallingford laughed.

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"You didn't really think I'd pay it, did you? Why, I told you at the time that it was only a matter of form; and, besides that, you know my motto: 'I never give up money,'" and, still chuckling, he went out.

"Isn't he the greatest ever?" said Clover admiringly, to Minnie.

But Minnie could not see the joke. If Wallingford "never gave up money," and Clover subscribed to that clever idea with such enthusiasm that he was willing to be laughed out of two thousand dollars, what would become of her mother's little nest-egg? A thousand dollars was a tragic amount to the Bishops.

That very evening, as Wallingford went out, he ventured to pinch and then to pat her cheek, and shame crimsoned her face that she had brought upon herself the coarse familiarities which now she suddenly understood. Neil, who had come in from a trip that afternoon, walked into the office just after Wallingford had gone and found her crying. The sight of her in tears broke down the reserve that she had forced upon him, so that he told her many things, told them eloquently, too, and suddenly she found herself glad that he had come—glad to rely upon him and confide in him. Naturally, when she let him draw from her the cause of her distress, he was furious. He wanted to hunt Wallingford at once and chastise him, but she stopped him with vehement earnestness.

"No," she insisted, "I positively forbid it! When Mr. Wallingford comes here tomorrow I want him to find me the same as ever, and I do not want one word said that will make him think I am any different. But I want you to walk home with me, if you can spare the time. I want to talk with you."

VII

NEIL, the next day, had a great idea, which was nothing more nor less than a Supreme Circle Conclave, in which a picked degree team would exemplify the ritual, and to which delegates from all the local circles should be invited. They had never held a Supreme Conclave, and they needed it to arouse enthusiasm. Clover fell in with the idea at once. It would provide him with an opportunity for one of the spread-eagle speeches he was so fond of making. As this phase of the business the insurance and the lodge work—was left completely in charge of Clover and Neil, Wallingford made no objections, and, having ample funds for carrying out such a plan, it was accordingly arranged.

Neil went on the road at once about this business, but letters between himself and Minnie Bishop passed almost daily. An indefinable change had come over the girl. She had grown more earnest, for one thing, but she assumed a forced flippancy with Wallingford because she found that it was her only defense against him. She turned off his advances as jests, and her instinct of coquetry, though now she recognized it and was ashamed of it, made her able to puzzle and hold uncertainly aloof even this experienced "man of the world." It was immediately after she had jerked her hand away from under his one afternoon that, in place of the reproof he had half expected from her, she turned to him with a most dazzling smile.

"By the way, we've both forgotten something, Mr. Wallingford," she said. "Quarter day for the Bishops is long past due."

"What is it that is past due?" he asked in surprise.

"When my mother bought her stock, you know, you promised that she should have twelve per cent. interest on it, payable every three months."

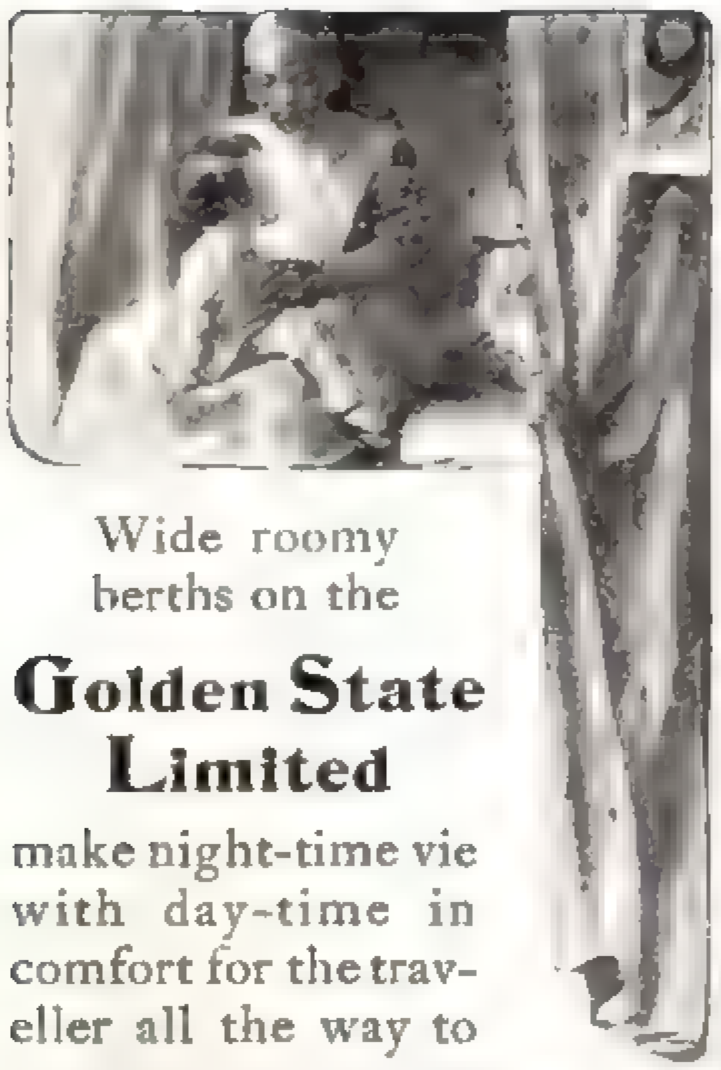
"That's right," he admitted, looking at her curiously, and before she started home that evening he handed her an envelope with thirty dollars in it.

She immediately made a note of the amount and dropped it in the drawer of her desk.

"Never mind entering that in your books," he said hastily; "just keep the memorandum until we arrange for a regular dividend, then it can all be posted at once. It's—it's a matter that has been overlooked."

She thanked him for the money and took it home with her. She had been planning for a week or more upon how to get this thirty dollars. On the very next day, while he was absorbedly poring over a small account-book that he kept locked carefully in his desk, he found her standing beside him.

"I'm afraid I shall have to ask you to buy back mother's stock in the company,"



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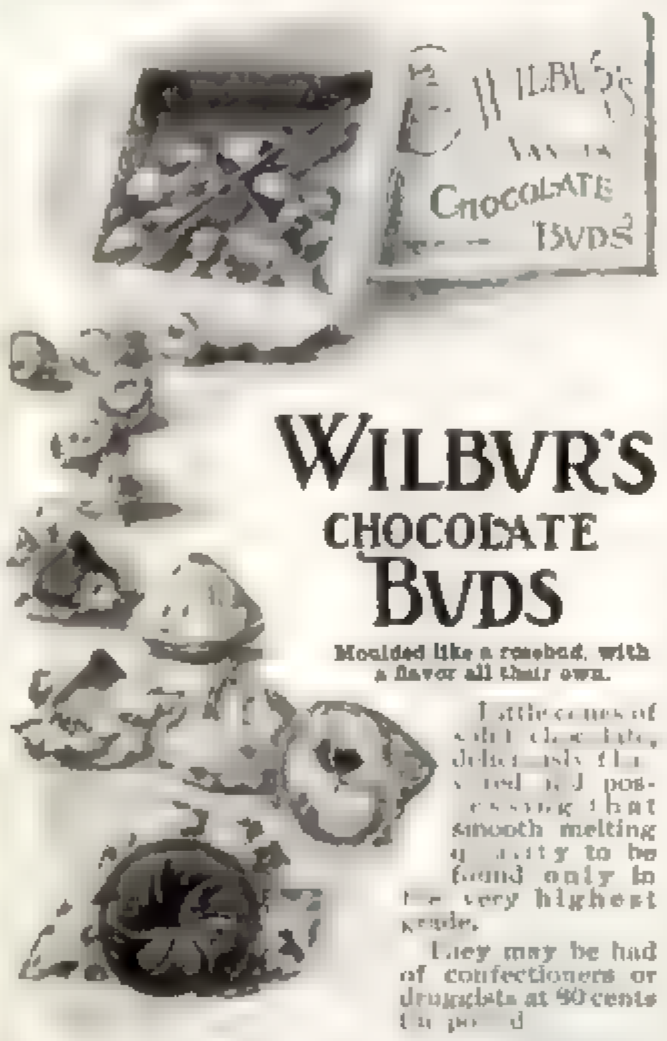

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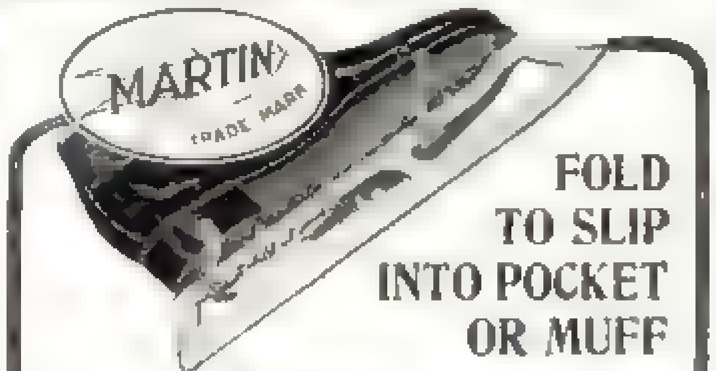

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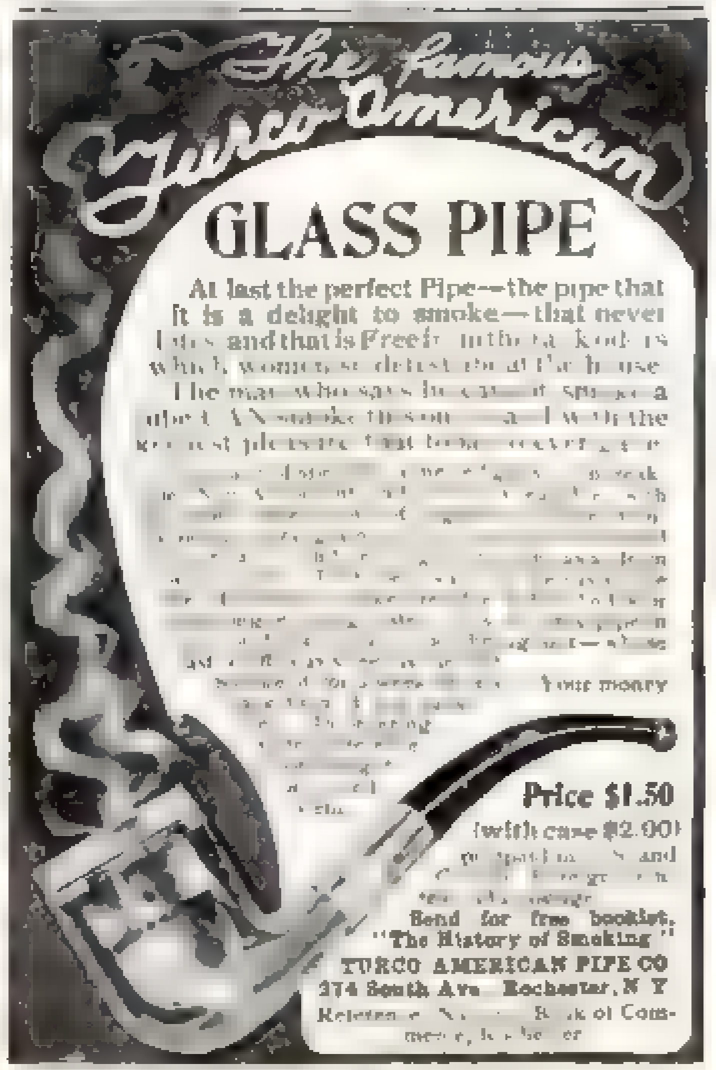

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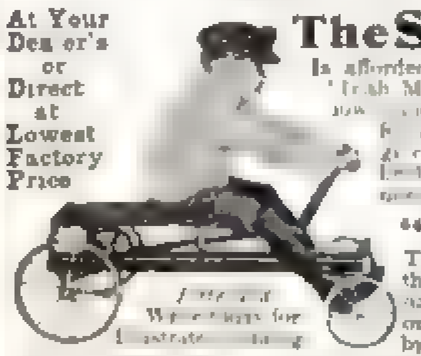

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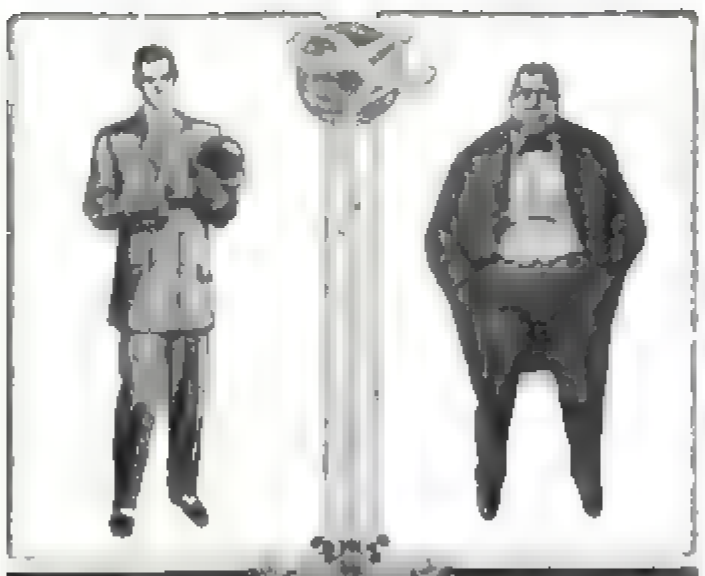

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she said. That morning's mail had been unusually heavy in stock sale possibilities. "We have a sudden pressing need for that thousand dollars, and we'll just have to have it, that's all."

Wallingford's first impulse was to dissuade her from this idea, but another thought now came to him as he looked musingly into his roll-top desk; and as the girl, standing above him, gazed down upon his thick neck and puffy cheeks he reminded her of nothing so much as a monstrous toad.

"Have you the stock certificate with you?" he inquired presently.

No, she had not.

"Well, bring it down to-night," he said, "and I'll give you a check for it. I'm going away on a little trip to-morrow, and I want you to get me up a statement out of the books, anyhow."

For an instant the girl hesitated with a sharp intake of breath. Then she said:

"Very well," and went home.

That night, when she returned, she paused in the hall a moment to subdue her trepidation, then, whether foolish or not, but with such courage as men might envy, she boldly opened the door and stepped in. She found Wallingford at his desk, and she had walked up to him and laid at his elbow the stock certificate, properly released, before he turned his unusually flushed face toward her. In his red eyes she saw that he had been dining rather too well, even for him. She had been prepared even for this, however, and her voice was quite steady as she asked

"Have you the check made out, Mr. Wallingford?"

"There's no hurry about it," he said a trifle thickly. "There's some work I want you to do first."

"I'd rather you would make out the check now," she insisted, "so that I won't forget it."

Laboriously he filled out the blank and signed it and watched her smooth, white fingers as she folded it and snapped it into her purse. Then suddenly he swung his great arm about her waist and drew her toward him. What followed was the surprise of his life, for a very sharp steel hatpin was jabbed into him in half a dozen indiscriminate places, and Minnie Bishop stood panting in the middle of the floor.

"I have endured it here for weeks now, longer than I believed it possible," she shrieked at him, crying hysterically, "because we couldn't afford to lose this money: stood it for days when the sight of you turned me sick! It seems a year ago, you ugly beast, that I made sure you were a thief, but I wouldn't leave till I knew it was the right time to ask you for this money!"

Dazed, he stood nursing his hurts. One of her strokes had been into his cheek, and as he took his reddened handkerchief away from it a flood of rage came over him and he took a step forward; but he had miscalculated her spirit.

"I wish I had killed you!" she cried, and darted out of the door.

VIII

FOR three days Mr. Wallingford was confined to his room under the care of his wife, whom he told that he had been attacked by a footpad, "a half-crazy foreigner with a stiletto." For a week more he was out of town. A peremptory telegram from Clover brought him in from his stock-drumming transactions, and by the time he arrived in the city he was ready for any emergency, though finally attributing the call to the fact, which he had almost forgotten, that to-morrow was the first day of the three set apart for the Supreme Circle Conclave of the Noble Order of Friendly Hands.

He arrived at about eight o'clock in the evening, and as his automobile rolled past the big building where their offices were located, he glanced up and saw that lights were blazing brightly from the windows. Anxious to find out at once the true status of affairs he went up. He was surprised to find the big reception-room full of hard-featured men who looked uncomfortable in their "best clothes," and among them he recognized two or three, from surrounding small towns, to whom he had sold stock. At first, as he opened the door, black looks were cast in his direction, and a couple of the men half arose from their seats; but they sat down again as Mr. J. Rufus Wallingford's face beamed with a cordial smile.

"Good-evening, gentlemen," he observed cheerfully, with a special nod for those he

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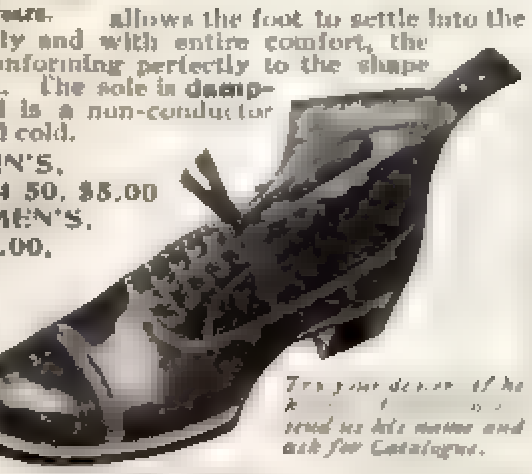

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remembered, and then he stalked calmly through the room.

The nights being cool now, Mr. Wallingford wore an ulster of rich material and of a fit which made his huge bulk seem the perfection of elegance. Upon his feet were shining patent leather shoes, upon his head was a shining high hat. He carried one new glove in his gloved left hand; from his right hand gleamed the big diamond. His ulster hung open in front, displaying his sparkling scarfpin, his rich scarf of the latest pattern, his fancy waistcoat. He held his head high, and no man could stand before him nor against him. When the door had closed behind him they almost sighed in unison. There went money, sacred money, even the more so that some of it was their own!

In the inner office, Wallingford was surprised to find Minnie Bishop present and working earnestly upon the books. Looking up she met his darkening glance defiantly, but even if he had chosen to speak to her there was no time, for Clover had opened the door of his own private office and greeted him with a curt nod.

"Come in here," said Clover roughly. "I want to talk to you."

It was the inevitable moment, the one for which Wallingford had long been prepared.

"Certainly," he said with aggravating cheerfulness, and, walking in, he let Clover close the door behind him. He sat comfortably in the big leather chair at the side of the desk and lit a cigar, while Clover plumped himself in his own swivel.

"Who are the Rubes outside?" asked Wallingford, puffing critically at his half-dollar perfecto.

"Neil's picked degree team," answered Clover shortly. "He had them meet up here to-night for some instructions, I believe, but he's not here yet. It's his affair entirely. I want to see you about something else."

"Blaze away," said Wallingford with great heartiness, carefully placing his silk hat upon a clean sheet of paper. He was still smiling cheerfully, but in his eyes had come the trace of a glitter.

"I'll blaze away all right, whether I have your invitation or not!" snapped Clover. "You've been giving me the double cross. For every share of stock you sold for the company you've sold five of your own and pocketed the money."

"Why shouldn't I?" inquired Mr. Wallingford calmly, his willingness to admit it so pleasantly amounting to insolence. "It was my stock, and the money I got for such of it as I sold was my money."

"*Such* of it as you sold!" repeated Clover indignantly. "I know how much you unloaded. You have placed a trifle over twenty thousand for the company ——"

"And five thousand for you," Wallingford reminded him. "I suppose you went South with the proceeds. If you didn't you're crazy!"

Clover flushed a trifle.

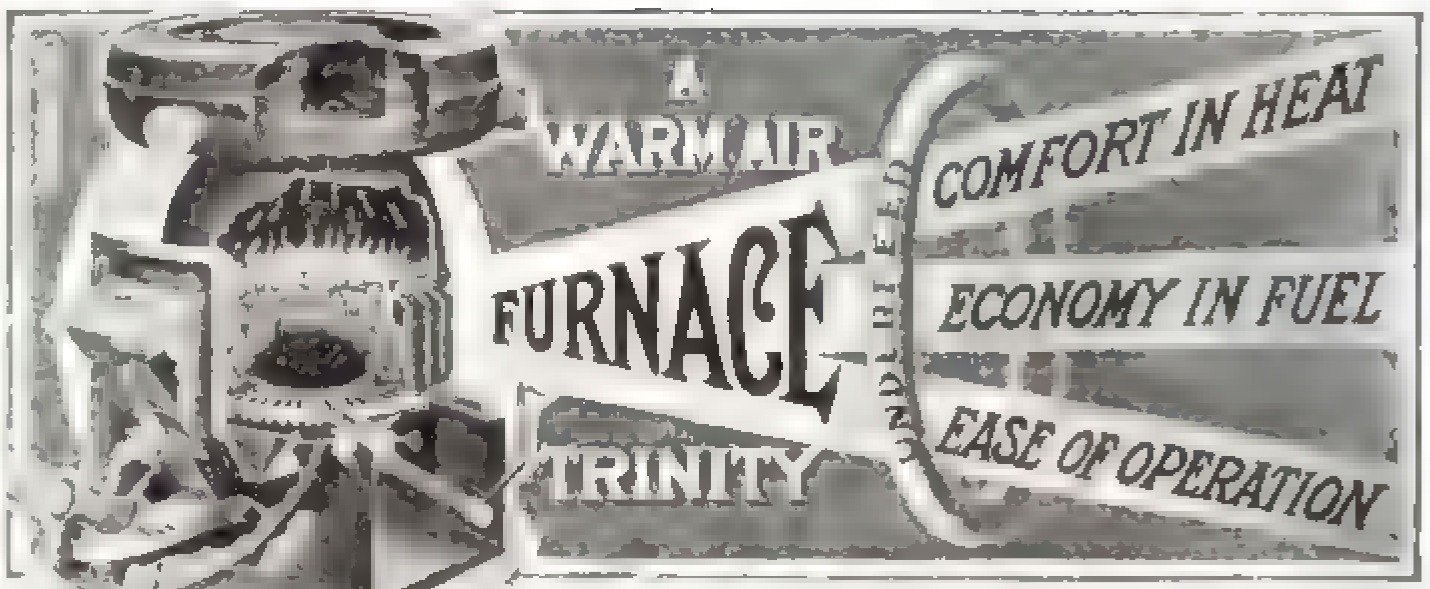
"But you got rid of nearly sixty thousand dollars of your own stock," he charged bitterly. It still rankled in him that Wallingford had "handed the lemon" to him. *Him!* Monstrous that a man should be so dishonorable! "You played me for a mark. When you handed out my certificates you instructed every man to send them in for transfer, but when you peddled yours you said nothing about that, and only the few yaps who happened to know about such things sent them in. You're nearly all sold out, and I'm holding the bag."

"Right you are," admitted Wallingford, openly amused. "I have a few shares left in my desk, though, and I'll make you a present of them. I'm going out of the company, you know."

"You're not!" exclaimed Clover, smiting his fist upon his desk. "We were in this thing together, half and half, and I want my share!"

Wallingford laughed.

"I told you once," he informed his irate partner, "that I never give up any money. My action is strictly legal. Now, don't choke!" he added as he saw Clover about to make another objection. "You've not a gasp coming. When I took hold here you were practically on your last legs. You have had a salary of one hundred dollars a week since that time. In addition to that I have handed you five thousand dollars, and you have nearly sixty thousand dollars' worth of stock left. You can do just what I have been doing: sell your stock and get out. As for me I *am* out, and that's all there



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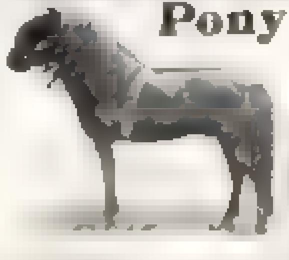

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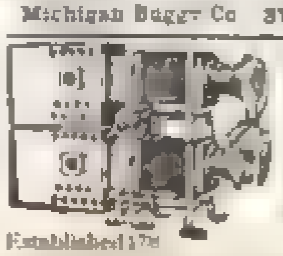

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is to it! I have all I want and I'm going to quit!"

The door had opened and Neil stood on the threshold.

"You bet you're going to quit!" said Neil. His face was pale but his eyes were blazing and his fists were clenched. "You're both going to quit, but not the way you think you are! Come out here. Some of my friends are in the waiting-room, and they want to see you right away!"

Clover had turned a sickly, ashen white, but Wallingford arose to his feet.

"You tell them to go plumb to the other place," he snarled.

His eyes were widened until they showed the whites. He was fully as much cowed by the suggestion as Clover, but he would "put up a front" to the last.

"Come in, boys!" commanded Neil loudly.

They came with alacrity. They crowded into the small room, packing it so snugly that Neil and Wallingford and Clover, forced into the little space before Clover's desk, stood touching.

"What does this mean?" demanded Wallingford, glaring at the invaders.

He stood almost head and shoulders above them, and where he met a man's eyes those eyes dropped. Some of them who had not removed their hats hastily did so. His lordliness was still potent.

"You can't bluff me!" shrieked Neil, who, standing beside him, shook his fist in Wallingford's face. The contrast between the sizes of the two men would have been ludicrous, had it not been for Neil's intensity, which seemed to expand him, to make him and his passionate purpose colossal. "I know you, and these men don't!" he went on, his neck-chords swelling with anger. "Why, think of it, gentlemen, in the four months that he has been here this man has taken sixty thousand dollars from the hard-working members of this Order, has stuffed it in his pocket and is getting ready to leave! The little girl out there who is getting us up a statement for to-morrow figured him out for the dog he is while I was still groping for the facts. He tried to take her for a fool, but she—she——" His voice broke and he smacked his fist in his palm to loosen his tongue.

"You're a smart man, Mr. Wallingford, but you made a few mistakes. One of them was in sending me on the road so you could—so you ——" again his voice broke and he sank his nails into his palms for control. "You thought this meeting was a mere jolly for our members, didn't you? It's not. These men are here solely as representatives of the business interests of their friends. We're going to put this Order back upon a sound basis, and the first thing we're going to do is to cut out graft. Why, you unclean whelp," again Neil's voice broke and he ground his fist in his hand, "you have spent over fourteen thousand dollars in the four months you have been here, and you have—or had, up to a week ago—forty-five thousand dollars in the Second National—all of poor men's money! How do I know? You lost your bank-book which had just been balanced. As for you, Clover, you're a clog upon the business, too!"

Clover had brought this upon himself by darting at Wallingford a glance of hate, which Neil caught.

"Now this is what *you're* going to do, James Clover. For having fathered the Order you're to be allowed to keep the five thousand dollars you got for the sale of stock. Your remaining stock you're going to transfer over to our treasury, and then you're going to step down and out. As for you, Mr. J. Rufus Wallingford, you're going to write a check for forty-five thousand dollars, payable to the company."

"What you are asking of me is unjust—and absurd," whined Wallingford.

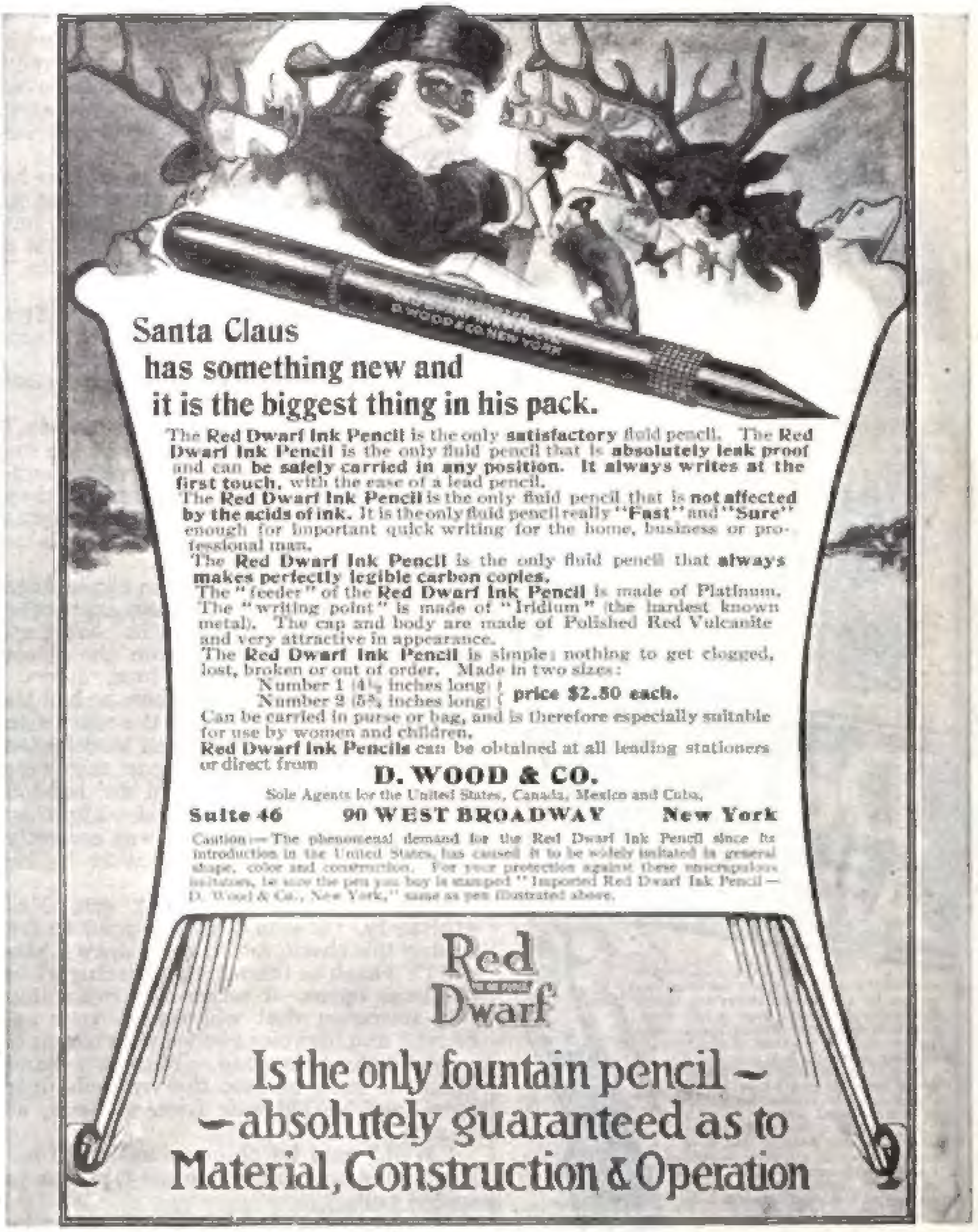
"Write that check!" Neil almost screamed. "We know you're slick enough to keep your tricks within legal bounds, and that's why these men are here."

The brow of Wallingford contracted and he tried to look angry, but his breath was coming short and there was a curious pallor around the edge of his jaws and around his eyes.

"This is coercion!" he charged with dry lips.

"Put it that way if you want to," said Neil.

"We'll break your infernal neck, that's what we'll do!" put in a spokesman back toward the door, and there was a general pressing forward. Neil had lashed them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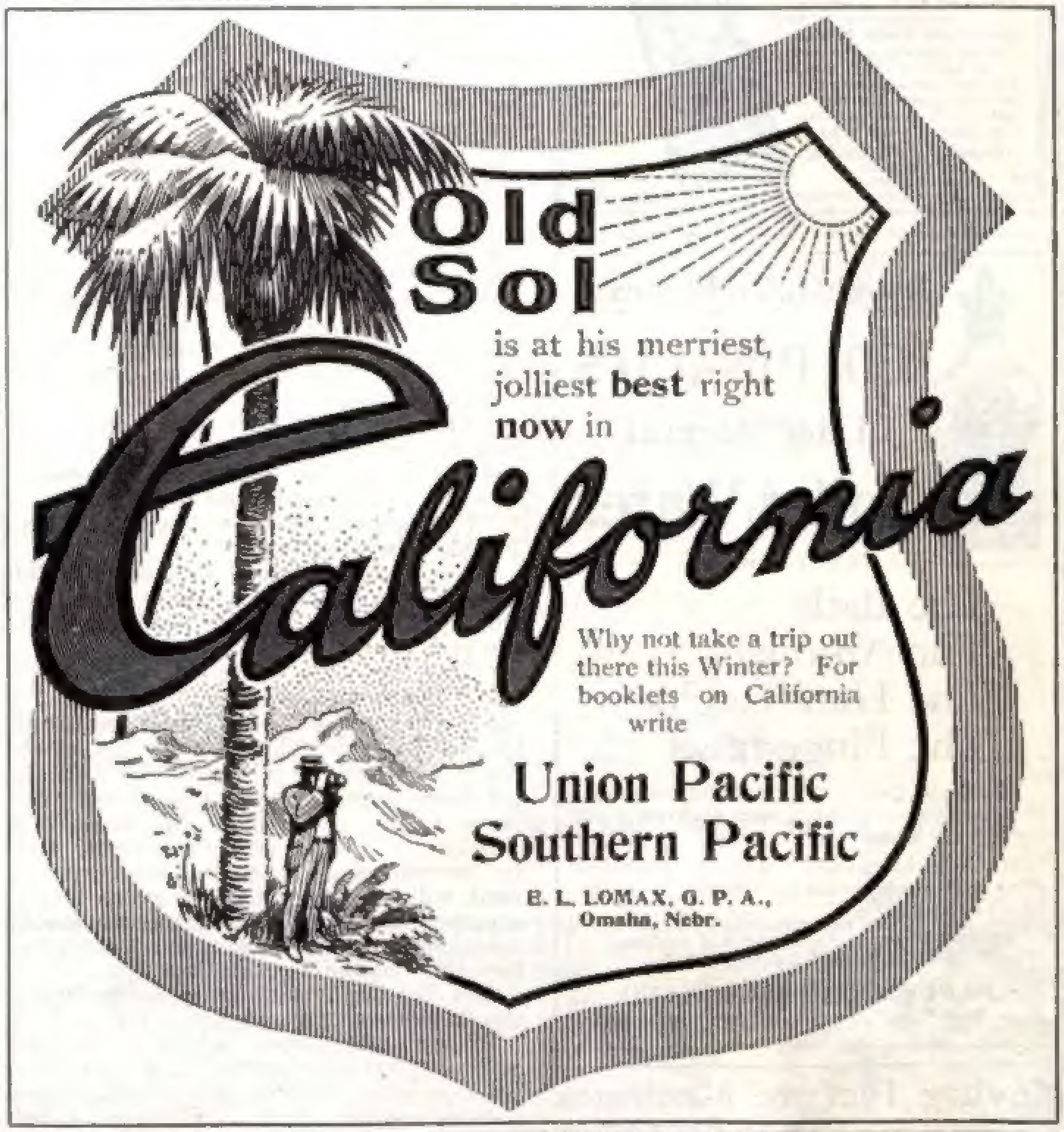
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into fury, and one rawboned fellow, a blacksmith, wedged through them, with purple face and upraised fist, so heavily that he knocked the breath out of Clover with the chair-back. Wallingford plumped down at the desk and whipped out his check-book.

"I ask one thing of you," he said, as he picked up the pen with a curious trembling grimace that was almost like a smile, but was not. "You must leave me at least a thousand dollars to get away from here."

There was a moment of silence.

"That's reasonable," granted Neil, after careful consideration. "Give us the check for forty-four thousand."

He wrote it and then he put it in his pocket.

"I have the check ready, gentlemen," he said, "but I'll give it to you at the entrance of my home—to a committee consisting of Neil and any two others you may select. If I hand it to you before I pass out at that door, some of you are liable to—to lose your heads."

He was positively craven in appearance when he said this, and with an expression of contempt Neil agreed to it. Wallingford's car was still waiting on the street below, and into it piled the four.

Before the rich building where he had his apartments, Neil and one of the other men got out first, but if they had anticipated any escape on Wallingford's part they were mistaken. Without a word he handed the check to Neil and waited while they inspected it to see that it was correctly drawn and signed. Neil put it in his pocket.

"Now, Mr. Slippery Eel," said Neil exultantly, "it won't do any good to try to stop this check, for if I can't draw it you can't. I shall be there in the morning when the bank opens. I secured an injunction this afternoon that will tie up your account," and his voice swelled with triumph.

Wallingford laughed. With his hand upon the knob he held the vestibule door open, and he felt safe from violence, at least.

"Well," said he philosophically, "I see I'm beaten, and there's no use crying over spilled milk."

Neil looked after him dubiously, as he swaggered into the hall.

"I didn't expect it would be so easy," he said to the men. "I knew the man was a coward, but I didn't know he was such a big one. My lawyer told me he could even beat us on that injunction."

Mr. Wallingford did not go directly to his apartments. He went into the booth downstairs, instead, and telephoned his wife. Then he went out. He was gone for about half an hour and, when he came back, Mrs. Wallingford, wastefully leaving a number of expensive accumulations that were too big to be carried as hand luggage, and abandoning the rich furniture to be claimed by the deluded dealers, had four suit-cases packed.

It was not until their train had passed beyond the last suburb that Wallingford, ensconced in the sleeper drawing-room, was able to resume his old cheerfulness.

"I hope you have on the right skirt, Fannie," he observed.

"Yes," she answered listlessly. "The money is all quilted between the two thicknesses. I've been at work on it for the past week."

"Won't Blackie enjoy this when I tell him?" he gloated, slapping his knees. "I can see Starvation Neil when he has to tell his jay delegates that I drew out every cent the day after I missed my bank-book. I'd been missing too many things that never turned up again." He paused to chuckle. "I fixed them to-night, too. In the morning by special delivery the bank will have my affidavit, sworn before a notary, that I signed that check under coercion; and they'll get that affidavit before the check and the injunction!"

Mrs. Wallingford did not join him in the shoulder-heaving laugh which followed.

"I don't like it, Jim," she said. "You're getting worse all the time, and some day you'll overstep the bounds. And have you noticed another thing? Our money never does us any good."

"You'll wake up when we get settled down some place to enjoy ourselves," he complacently retorted. "I don't believe you know how well you like fine dresses and diamonds, and to live on the fat of the land. Why, Fannie, on this turn we're over forty thousand to the good; and, after all, it is legitimate money, for the law can't touch me!"

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Wherever children are there's a Christmas story, yes, an all the year round story for the Kodak to record—a story that grows in interest as the years go by.

Let the grown folks with a Kodak and the Children with a Brownie join in building the family Kodak Book. And there's no better way to begin than with pictures of Christmas day.

Kodaks, $5.00 to $100.00. Brownies, $1.00 to $9.00.

The Kodak Baby Book—now in press, ready in January—free at the Kodak dealers or by mail.

EASTMAN KODAK CO.
Rochester, N. Y., ***The Kodak City.***